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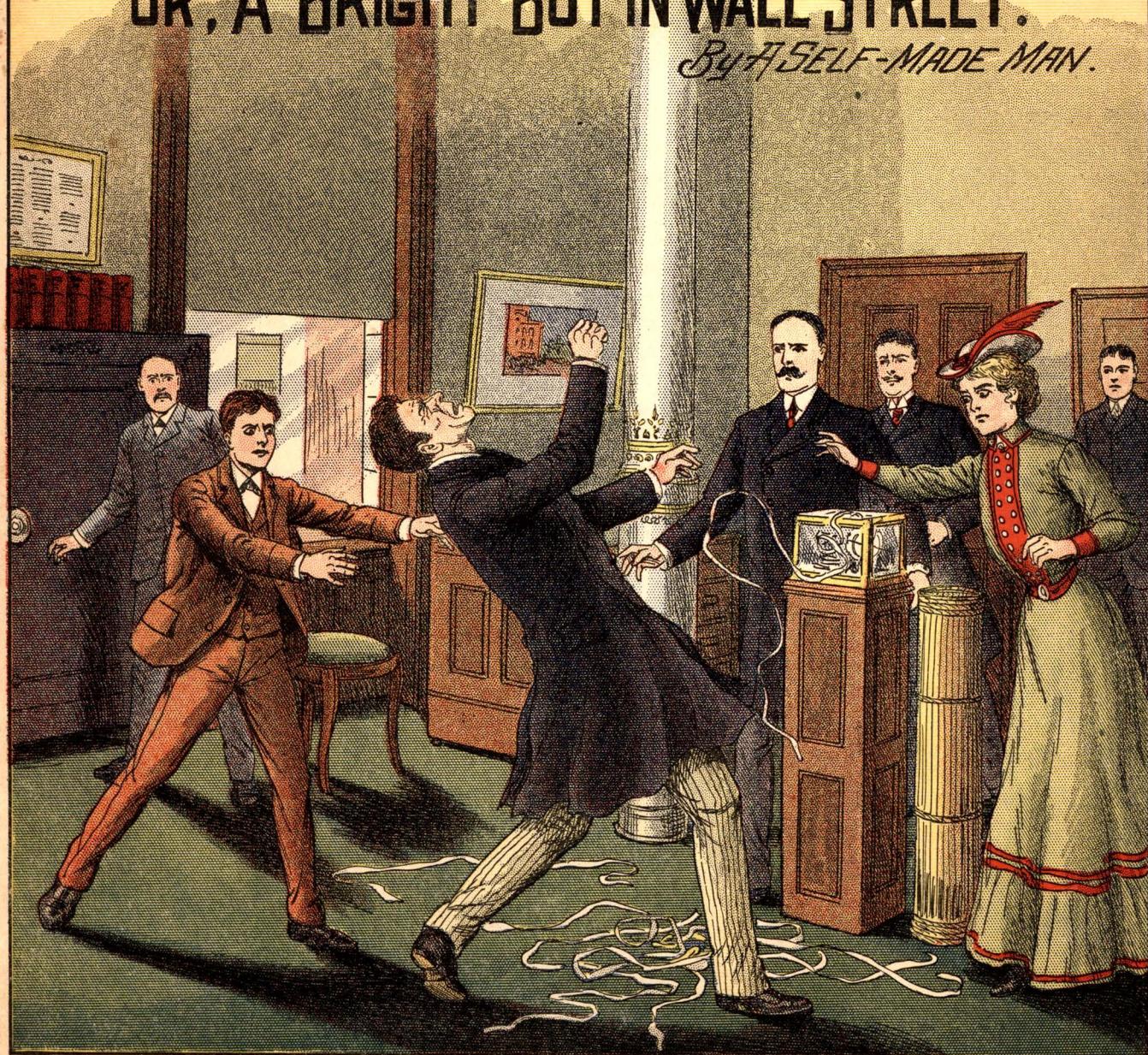
5 CENTS.

FAME AND FORTUNE WEEKLY.

STORIES OF
BOYS WHO MAKE MONEY.

A BARREL OF MONEY; OR, A BRIGHT BOY IN WALL STREET.

By A SELF-MADE MAN.



Suddenly a cry came from his ashen lips. He staggered backward, like one stricken a fatal blow, and would have fallen to the carpet but for Bertie Ballister, who darted forward and caught him in his outstretched arms.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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No. 20

NEW YORK, FEBRUARY 16, 1906.

Price 5 Cents

A Barrel of Money;

OR,

A BRIGHT BOY IN WALL STREET.

By A SELF-MADE MAN.

CHAPTER I.

A HEART OF FLINT.

This is the story of one of the most popular and successful brokers in Wall Street—a man who to-day can sign his check for a million; and it shows how a brave boy, whose only capital at the beginning was honesty, an unflagging energy, and a determined ambition to succeed in life, made his way to the front by his own efforts.

Were we permitted to use his real name, his personality, and the power he wields in the financial district of New York, would be immediately recognized; but for obvious reasons this privilege is denied us.

One dark, misty, October night a poorly dressed little woman of thirty, whose features bore the impress of refinement, timidly approached a handsome brownstone Fifth Avenue mansion, the windows of which were ablaze with light, and whence issued the subdued strains of one of Strauss's gay waltzes.

She held the hand of a little boy of eight years—a pretty, curly-headed lad—dressed in a well-worn suit that showed many a neatly sewn patch, and whose bright and intelligent face wore an eager and wistful look.

At that moment a carriage dashed up to the awning, which extended down from the top of the stoop to the edge of the sidewalk.

A well-fed footman, in tall silk hat, with a cockade, and a cream-colored sertout, jumped down while the vehicle was still in motion, and had his hand on the handle of the door when the carriage stopped.

A gentleman in evening dress, followed by two elegantly attired ladies, got out, tripped up the carpeted steps and entered the mansion, while the footman slammed the coach door, mounted quickly to his perch beside the driver and the carriage drove briskly off into the gloom.

The woman on the sidewalk drew her thin cloak closer about her, shrank against the iron railing of the area, and let her head drop in silent dejection, while her beautiful eyes filled with tears.

She stood motionless for several minutes until a slight tug at her hand recalled her to herself.

"Yes, Bertie," she murmured, in soft, tender accents, as she drew the boy close to her, "mamma knows you are cold and hungry, dear. We will go in here and see if—if a hard heart may not relent, at least for your sake."

She opened the iron gate, descended two stone steps, and pulled a bell-knob, which protruded alongside the closed entrance to the basement.

A young woman servant presently came to the iron bars and curtly asked what the caller wanted.

"I wish to see Mr. Stewart Sheldon," the visitor said, in a low, musical voice.

"Impossible," replied the servant, in some surprise, regarding the misty figure outside, curiously.

"But, indeed, I must see him," persisted the little woman, almost plaintively.

"Who are you, and what is your business with Mr. Sheldon?" demanded the maid, brusquely.

There was a moment of silence, then the caller, pressing one of her thin hands over her heart, said, faintly:

"I am his sister."

The servant stared in amazement and made no reply.

"Will you please let us in?" begged the visitor at the area gate. "My little boy is cold and——" but the word seemed to choke her, and it expired in a whisper, which the servant did not hear.

"It's against orders, ma'am," answered the maid.

"But I must see my brother," pleaded the caller, "and surely his sister and nephew may be permitted to stand inside out of the night for a few moments?"

The servant, a new one at the house, was clearly puzzled how to proceed.

It seemed preposterous to her that this poor-looking person outside the gate could be the sister, or any relation, in fact, of the elegant owner of that establishment—Stewart Sheldon, the rich Wall Street broker.

What she would have done is uncertain, but at this moment an elderly woman, the housekeeper, came to the inner door and said, sharply:

"What are you doing there, Elizabeth? Who are you talking to?"

"Here's a woman, ma'am, who insists on seeing Mr. Sheldon."

"What's that?" exclaimed the housekeeper, tartly.

"She says she's his sister."

"His sister!"

The housekeeper walked quickly outside and looked through the bars of the gate.

"Mrs. Bunce," asked the little woman in the area, "you will let us in, will you not? And bring my brother to me?"

The housekeeper uttered an exclamation and quickly unlocked the gate.

"Come in, Mrs. Ballister," she said, with some emotion in her voice. "The sister of Mr. Sheldon ought not to stand like this outside his door. And is this your little boy?" she added, sympathetically.

"Yes; my Bertie."

Mrs. Bunce put her arm about the little woman and assisted her inside the house and into the dining-room.

As the visitor sank on one of the leather upholstered chairs, and cast a shrinking glance about the well-remembered room, a thousand memories rushed upon her, and she bent her face in her hands and wept.

"You poor dear," said the housekeeper, soothingly. "I am afraid things have not gone well with you."

"I am not complaining," answered the little woman, in

a choked voice. "I would not have come to my brother tonight—I would have continued to suffer in silence, but, oh, Mrs. Bunce, I cannot see my little boy die for want of the nourishment it is impossible for me to provide. He has had nothing to eat all day, not a crust. Oh! Father in heaven, what will be the end of it all?"

The housekeeper immediately ran out of the room and returned presently with a tray on which were a couple of brimming glasses of milk, two plates, a platter of cold meat, and some bread and butter.

"Sit up to the table, both of you," said Mrs. Bunce, energetically. "I am having a cup of strong tea made for you, Mrs. Ballister."

"I am afraid I can scarcely eat a morsel," replied the little woman, with a sad smile, as she tenderly helped her son to the table. "It is very good of you, Mrs. Bunce. I shall never forget your kindness."

"You forgot that you were my mistress before you were married, Mrs. Ballister. You were always considerate and kind to the household, and not one here who remembers you but would feel pleased and honored to do you a service. We have often thought of you, and wondered how you were getting along. It was sad to know that your marriage estranged you from your family and from your friends, you who once was such a social favorite."

"The past is a blissful dream," faltered the visitor, with a sigh. "It is gone, never to return. As long as my dear husband was alive I had no regret for the course I took. I simply followed the dictates of my heart. When he died, the present and future became a dreary picture, and I should have prayed for death to end it all but for my little boy—my Bertie—the image of him I shall never see again in this world," and she broke down and cried bitterly.

"Dear Mrs. Ballister, you must not give way to useless grief. You are still young, you have your little boy's future to consider. Who knows but your brother may bury his anger now that you are without a protector."

"Alas! I fear to meet him. He cast me from him, and swore I should never darken his doors again—that he would see me and mine starve in the street before he would raise a finger in my behalf. He is a man of strong passions, Mrs. Bunce. You do not know him as I do. Once he takes a stand he is as inflexible as adamant. I have written to him since my husband's death—asking his forgiveness, not for myself, but for my child. He has utterly ignored me. I should not be here now, but a mother's love has nerved me to make one last appeal to him. I was his favorite sister. Perhaps——"

"What does this mean, Mrs. Bunce?" cried a stern voice from the door.

The housekeeper sprang up with a start, while the visitor, with a choking cry, half rose and turned around at the voice she had not heard in nearly ten years.

Mr. Stewart Sheldon, in evening attire, a frown as dark as a thunder-gust on his handsome, aristocratic face, was regarding his head domestic with angry impatience.

If he had looked at all at the trembling little woman, through whose veins coursed blood as blue as his own, who

was bound to him by the sacred name of sister, it was but a passing glance, for he utterly ignored her presence.

"I beg your pardon, Mr. Sheldon," replied Mrs. Bunce, recovering her self-possession. "I hope you will excuse the liberty I have taken, but this lady is your sister. She has come to your door begging to see you—she and her little boy. They are in absolute want—neither has eaten a mouthful in twenty-four hours till this moment. I ask you, sir, could you expect me to turn them away? To shut the area gate of the house that once was Mrs. Ballister's home in her face? We are not accustomed to do that to even a stranger in real distress, sir, as you know and approve. How much less——"

"Mrs. Bunce, I believe the kitchen is the proper place to entertain such persons," replied Mr. Sheldon, icily.

"True, sir; but your sister——"

"Mrs. Bunce, you forget yourself."

The visitor had gradually raised herself to her feet, gazing with distended eyes upon the big broker, whose very presence seemed to fill the room.

Now she stretched out one arm, appealing.

"Stewart—brother!" she cried.

He turned upon her like a flash, his look piercing her through and through,

"Madam, to whom do you apply those terms? I beg you will recollect yourself."

"Oh, brother, will you not have pity? Look at me, and be merciful. Once I was your favorite sister, now——"

"You are nothing to me, madam," he answered, harshly.

"Nothing?" she cried, shrinking against the table, to which she clung like a reed swayed by the chill breath of a wintry wind.

The hopeless despair expressed by her voice would have almost melted a heart of stone, but it made no impression on the proud man who faced her.

"Nothing," he repeated, coldly. "You have made your choice, Mrs. Ballister, and must abide by it."

She bowed her head for a moment, then she straightened up.

She seemed suddenly transformed in one instant from the shrinking little outcast to a woman who resented the attitude of the man before her.

A touch of the Sheldon family pride shone from her tearless eyes.

For the moment she was not unfortunate Mrs. Ballister, widow of a poor artist who had wooed and won her from a luxurious home, but Edith Sheldon, the society favorite of ten years before.

"Stewart Sheldon," she said, slowly and distinctly, "I came here to-night not to ask anything for myself. I know too well the implacable side of your nature. I am your sister, but if I were your wife, and had crossed your will, I should expect as little mercy. I came here for my child's sake," her voice broke, and tears started to her eyes, but she drove them back. "He is all I have now. I ask you to do something for him. If I, his mother, must bear my cross, is it fair, I ask you, Stewart Sheldon, that he, an innocent angel, should suffer, too? If I must starve, is it

right that he should starve also? You, who are living in luxury, have the power to save him. Will you do it?"

"You have a lot of nerve, Mrs. Ballister, to ask me to put myself out for another man's brat."

The final word struck her like a blow in the face.

"Yes," he went on, lashing himself into a white heat of fury, "you dare ask me to care for Edward Ballister's son! The man who took you from me! The man whose very memory I hate second to nothing in this world. No, a thousand times no! That boy is his very image. I would see him dead in the street before I would give him a crust to eat. Do you understand me? It is because of that boy I have ignored your letters. Had he not been born, or were he dead, I might forget the past, reinstate you in your old place in this house and in my heart; but while he lives you have nothing to expect from me. Absolutely nothing. I hope you understand."

Edith Ballister understood and flashed one look at her brother, which spoke volumes. Then she turned to her frightened little boy.

"Come, Bertie," she said, without a tremor in her voice. "We will go, you and I, for we are not wanted here. Perhaps the day will come when you will own a house as grand as this. But you will have to make it yourself, and I think you will."

Thus speaking, she led the boy from the room and the house.

CHAPTER II.

BERYL FOSTER.

"That's a bright boy you have," said "Uncle" Joe Greene, a well-known broker, to Howard Morse, banker and broker, of No. — Wall Street.

"That's what he is," agreed Mr. Morse, emphatically.

The two men were chatting in the latter's private office, having just come in from lunch.

"What's his name?"

"Bertie Ballister."

"Seems to be lively on his pins."

"He doesn't allow any grass to grow under his feet."

"He seems to be a perfect little gentleman, too."

"He is."

"Well, you've got a prize-package in him, I'm thinking, Morse."

"I certainly have. He's thoroughly reliable, and as honest as the day is long. Do you know, I would trust him with fifty thousand in cash any day, and feel quite easy in my mind about the money."

"Well, I wish I had such a boy. My messenger is all right in his way, but his way is sometimes awfully exasperating to me. His name is Oliver Bounce, and I feel like giving him the bounce about every other week."

"Why don't you, if he isn't satisfactory?"

"The fact of the matter is, he's the son of a poor widow,

whose husband was an old and faithful clerk of mine years ago. The man saved nothing out of his salary, and when he died he left only a beggarly \$500 of insurance, which scarcely more than sufficed to bury him. The boy is her sole support, though I believe she does take in sewing when she is able to do it. I'm afraid he doesn't give her all his wages, as it is."

"Bertie's mother is a widow, too, but she isn't dependent on the boy, though I understand he very dutifully gives her every cent of his wages. Mrs. Ballister is a highly accomplished musician, and gives lessons in the homes of many of the best families in Brooklyn, where she and her son live. Now, if you promise to keep the matter quiet, I'll tell you a secret."

"I'll be mum."

"Mrs. Ballister is Broker Stewart Sheldon's sister."

"No!" exclaimed Mr. Greene, in some astonishment.

"Fact, I assure you."

"Do you mean to say that Millionaire Sheldon, whose family pride is well known, allows a sister of his to earn her living giving music lessons?"

"He certainly does."

"You have surprised me. There must be something very serious in the background. Any idea what it is?"

"Bertie's mother was Edith Sheldon before she married a struggling artist named Edward Ballister. Stewart Sheldon violently opposed the marriage, and after it took place he disowned his sister. Ballister was a gentleman, and a talented fellow, but was unfortunate. He painted pictures that didn't sell, from no other reason that I can see but sheer hard luck. At any rate, he died poor, and his widow drifted down to absolute poverty. In those days she did not seem able to turn her abilities to advantage. I'm afraid she would have wound up in the poorhouse, but for assistance given her by some of the old servants in her brother's house. They helped tide her over till she got a start as a music teacher, after which she managed to get along and give Bertie a good common-school education. Nearly a year ago I wanted a messenger, and one of Mrs. Ballister's patrons recommended the boy to me. I gave him a trial, and have never regretted it."

"Well, well; the first time he came to my office with a message from you I remarked his exceptional character. I suppose he's been there a score of times, and the more I saw of him the better I liked him. I had it on my mind to speak to you about him before, but somehow the subject always slipped my mind. Does Stewart Sheldon know that his nephew is working for you?"

"Well, you've got me. I don't do business with Mr. Sheldon, and never had any occasion to send Bertie to his office. It is hardly likely he would recognize the boy if he saw him, unless he heard his name mentioned."

"I dare say you are right. Well, I must be going, Morse. Shall I see you at the club to-night?"

"No; I have a date with Mrs. Morse for this evening, which it wouldn't be safe for me to break," said the banker, with a laugh.

"Uncle" Joe nodded, with a grin, and then took his leave.

While this conversation was in progress, Bertie Ballister, with a note from his employer to another Wall Street firm in his hand, was hurrying up the street in his usual brisk fashion, when he came upon a group of lads about his own age, prominent among whom was Oliver Bounce, "Uncle" Joe Greene's messenger, who were teasing a little girl that stood on the corner of Nassau Street, selling violets.

She had stood there every day for the past month, and Bertie had noticed her before.

She was a very pretty little girl of fifteen years, with hazel eyes and nut-brown hair, but she didn't look strong.

There was something very attractive about her, for though poorly attired, she looked as neat as a new pin, and had a very winsome smile and a soft, musical voice.

Evidently, she was not a common child, for good birth and breeding was apparent in a dozen little ways.

A great many brokers had got into the habit of buying her flowers, even when they didn't want them, for she had such a charming way of insisting on pinning the flowers where they ought to go, that some of the old fellows of the Street were quite delighted, and now sported their bouquets regularly.

Indeed, it was getting to be quite a joke on the floor of the Exchange that certain elderly operators were getting to be real dudes all of a sudden, and they were subjected to no end of chaff on the subject.

In fact, the pretty violet dealer was becoming so popular that she was always sold out before three o'clock, when she vanished from the corner and was seen no more until next morning at ten.

No one, not even the bustling D. T. boys, had attempted to molest her before the present occasion, when Oliver Bounce and some of his cronies got the freak on them and set the ball rolling.

They gathered around and pretended they wanted to make a purchase.

"I s'pose you'll trust a feller, won't you?" grinned Oliver, picking out a bunch and grabbing up a pin to attach it to the lapel of his jacket.

"No," replied the little miss, very decidedly. "I don't know you. Besides, no one ever asked me to trust them. They are only five cents each."

"My name is Bounce, and I am one of the big brokers of Wall Street," chuckled Oliver. "I'll come around to-morrow and give you a check."

"Now you know you are not telling the truth," objected the little maid. "I really cannot afford to let you have the violets unless you pay for them. It isn't fair for you to ask me to trust you when other gentlemen never think of doing such a thing."

"Well, I'll tell you what I'll do. I'll give you a kiss for this one," snickered Oliver, making a bluff to grab her.

The other boys set up a roar of laughter at this sally of their companion, and it encouraged him to persevere.

He had not intended to kiss her, but now he determined that he would, just to show off.

His attitude was so familiar that the girl began to grow frightened.

"Please don't annoy me," she begged. "You may have the flowers for nothing if you will only let me alone."

"No," grinned Bounce, advancing upon her, as she retreated, "I never take anythin' for nothin'. I've bought the violets and I mean to pay you with a kiss. It's an honor you don't get every day. I know a hundred girls on Fifth Avenue who would go without candy for a week if I'd just kiss 'em, but I wouldn't. I'm very choice in the matter. I've taken a shine to you, for you're real pretty. So toe the mark, or I'll hug you into the bargain."

He grabbed her, scattering half her stock of violets in the street, and tried to accomplish his object.

Uttering a cry of distress, the little maid covered her face with her arms.

Oliver roughly tried to pull them away when something happened.

He got a whack in the jaw from an unexpected source, which sent him staggering back from his victim.

With a roar of anger he glared about him and spied Bertie Ballister, with clenched fists and flashing eyes, stepping forward to protect the violet seller.

"Aren't you ashamed of yourself, Oliver Bounce!" cried Bertie, indignantly.

"Yah! So it's you, is it?" snarled Oliver, with a menacing look. "How dare you strike me, you monkey!"

"Because you deserved it," said Bertie, resolutely.

"Oh, I did, did I?" roared Oliver. "Well, you're goin' to get what you deserve, right now, do you hear? I've had it in for you some time, and now I'm goin' to wipe the sidewalk with you. Don't let him run off, fellers!" he added to his friends, as he began to roll up his sleeves and otherwise prepare for action.

Bertie didn't flinch as he noticed the sinister preparations Oliver Bounce was making for a set-to with him.

He was a courageous boy, and although he had never engaged in a fight in his life he was not going to shirk the responsibility he had taken upon himself in protecting the little flower girl, no, not even if Bounce pounded him to a jelly.

He was prepared to take his medicine in a good cause; but it is also certain he didn't intend that the enemy should have it all his way.

"Please don't get into trouble on my account," begged the little maid. "You are very good to try and save me from that boy, and I shan't forget it; but you really mustn't suffer for it. It would make me feel very bad indeed if he hurt you."

"Oh, he won't hurt me!" replied Bertie, with a confident smile.

"But he's bigger and stronger than you," whispered the girl, apprehensively.

"That doesn't always count."

What was the reason of Bertie's confidence?

Well, for one thing, he was stronger than he looked, as

he had been taking systematic gymnastic exercise under an instructor for a year past.

Then he was quite an expert boxer, having taken a full course with the gloves from a professor of the art of self-defence.

Oliver, fully satisfied he could do Bertie up without much effort, approached him deliberately, but with a nasty expression in his eyes, and struck out suddenly at his face.

Bertie easily parried the blow, and as easily warded off Bounce's left.

Then Oliver grew hot under the collar and went for Bertie in earnest.

A jab in the ear aroused Ballister, and he became aggressive himself.

Dancing around his bigger and less agile antagonist, Bertie planted three smart punches in quick succession in Oliver's face, the last on the point of the chin, setting the fellow's teeth together with a snap, and, to the amazement of his companions, he went down on the sidewalk in a heap.

A crowd began to gather, and then somebody cried, "Look out! A cop is coming!"

Oliver's friends scattered in a twinkling, leaving Bounce to his own devices, while Bertie, not wishing to be arrested for scrapping, began hurriedly to gather up the scattered bunches of violets and return them to the girl.

"You are so good," she said, gratefully. "Let us cross the street away from these people."

"You will tell me your name, won't you?" he asked, as he led her away.

"Beryl Foster. And what is yours?"

"Bertie Ballister. Now good-by. I've got a message to deliver."

He was off like a shot, for he saw a policeman with his hand on Bounce's shoulder, and he thought it the part of prudence to get out of sight.

CHAPTER III.

LIQUID DEATH.

When Bertie had delivered his message and was on his way back to the bank, he saw that Beryl Foster was at her old spot again.

He stopped and spoke to her.

She smiled brightly at him, then picked out the choicest bouquet on her board and, in spite of Bertie's protest, pinned it on his jacket lapel.

"I'm very much obliged to you, Miss Beryl," he said, laughingly. "But I don't think you can afford to give away your flowers."

"I can afford to give you one for your kindness and bravery," she replied.

"I shall keep it till it goes to pieces, in remembrance of you," he answered, gallantly. "I suppose the policeman didn't arrest that chap I had the mix-up with, did he?"

"No; he let him go."

"His name is Oliver Bounce. He is messenger for a big broker named Greene. I don't think he'll bother you again. If he does, just let me know."

"And get you into more trouble on my account? Oh, no, I wouldn't want to do that."

"But I won't have him impose on you," said Bertie, earnestly. "Do you live in the city?"

"No; I live at Hoboken—mamma and I and brother Will."

"Do you sell all your flowers every day?"

"Yes. I didn't at first, but I have many regular customers now."

"I am glad you are doing well. But I must get back to the office, or my boss may think I'm getting lazy."

"Are you working for a broker, too?"

"I'm employed in a private bank; but we deal in stocks also, though Mr. Morse is not a member of the Exchange."

Then Bertie bade her good-by and went on to the office.

Howard Morse's establishment was on the ground floor, and as the boy was going in he came face to face with Oliver Bounce, who was coming out.

Oliver scowled darkly at him.

"I'll get square with you," he hissed, malevolently, as he passed on.

"I don't think you will," breathed Bertie, as he entered the bank.

He had hardly taken his seat in his comfortable chair in the small reception-room adjoining Mr. Morse's private room before his employer called him and sent him out again, this time to the Mills Building.

The man he was in search of had an office on the tenth floor, and Bertie soon located the place.

"Mr. Boiles is engaged," said the clerk who came to ask him his business. "You'll have to wait a little while."

So Bertie took a seat near a window close to the gentleman's private office.

Pretty soon Mr. Boiles came to the door with his visitor.

"Well," he was saying, "you just buy all the M. & C. you can get hold of, and you'll make a big stake inside of fifteen days, mark my words."

Then he dismissed his caller and re-entered his sanctum without noticing Bertie.

The boy waited a moment, then knocked at the door and was told to enter.

He delivered his message, found there was no answer, and left.

"Mr. Boiles is one of the directors of the M. & C. Traction Co.," he said to himself, as he walked slowly toward the elevator. "Evidently there is going to be a boom in the stock. This is the first tip I ever ran across, and if I only had a stake I'd go the whole limit on M. & C. It's too bad I haven't the coin when I've been so fortunate as to get on to a pointer that is worth taking a risk on."

It was too bad, for tips are not easily picked up in Wall Street.

By the merest accident Bertie got hold of his; but it was of no use to him unless he had some money to take advantage of the advance information.

Unfortunately for the boy, his whole personal capital was ten dollars on deposit in a savings bank.

"Well, I'm out of it, that's clear enough," he muttered, disconsolately. "I'll make Mr. Morse a present of the tip, and if he makes something out of it maybe he'll remember me. I don't see that I can do any better."

He hustled back to the bank.

It was now a little after two o'clock, and he got off at three.

A bearded, ill-dressed man preceded him in at the street door.

He carried a plain hand satchel carefully in one hand, and as Bertie pushed by him the man quickly transferred it to his other hand and glared ferociously at the boy.

He followed Bertie into the reception-room and stood in the middle of the floor, looking about in a wild kind of manner.

"I want to see Mr. Morse, the banker," he said, fiercely, to the boy.

"What's your business?" asked Bertie, regarding the strange visitor, doubtfully.

"I want a million dollars, and I want it quick!" cried the man, with fire in his eye.

"This man is crazy!" thought the boy, wondering how he could get rid of him.

"Did you hear what I said?" roared the caller, savagely.

"I heard you," replied Bertie. "You'll have to call again, as Mr. Morse has gone home."

The man's violent language had attracted attention all through the bank.

"I can't call again. Let somebody here bring me the money at once or I'll blow the bank and everybody in it to smithereens!"

Bertie thought things looked pretty serious, for from the way the visitor raised his satchel he was afraid its contents were dangerous.

Just then Mr. Morse appeared at the door of his office.

"Ha!" cried the crank, striding up to him. "You are Morse, the banker. I want a million dollars from you today, do you understand? I am the Secretary of the Treasury and I need the money right away. Give it to me in gold—all in gold, do you hear? Or we'll all go up in a balloon together, and this is what will send us up. I have a can of nitro-glycerine in this bag. Refuse to give me the gold and I will dash it against the wall."

He raised the bag menacingly and Mr. Morse turned as white as a sheet.

The cashier, who had come to the other door, nearly fainted.

Every employe in the office heard the crazy man's words, and there wasn't one who didn't feel decidedly nervous, while the half dozen people in line at the receiving teller's window made a sudden break for the street door.

"Ha! You don't mean to give me the money, eh?" howled the lunatic. "Then you all die this instant!"

He made a motion to dash the satchel against the wall, when Bertie, who had retained his presence of mind through the trying ordeal, jumped forward and caught it

just as it left his hand, staggering back and almost falling from the shock.

"Give me my bag!" cried the crazy visitor, pouncing on Bertie. "How dare you take it? Give it to me!"

He grabbed the boy by the throat with one hand and reached for the bag which Bertie held behind his back.

It would certainly have gone hard with the lad, but for the banker, who ran out into the room, seized a chair and struck the infuriated crank on the head with it.

The fellow staggered, fell and then rolled over on the carpet, insensible.

"Send for an officer!" cried Mr. Morse, to his cashier, who was leaning against the door of the counting-room, as limp as a rag.

The cashier tottered to the 'phone, shaking like a leaf.

"Bring that bag into my office, Bertie," said the banker.

The boy laid it carefully on his desk and stood by, waiting further orders.

Through the plate-glass window he could see a rapidly increasing crowd gathering on the sidewalk.

Evidently there was excitement to burn in the air.

Mr. Morse handled the satchel gingerly.

The contents of the bag might be all a fake, and then, again, it mightn't.

At any rate, the matter was too serious to take chances with.

The satchel was not locked, merely secured at the ends by the customary catches, and in the center by the spring.

The banker paused as he was about to open the bag, as if on second thought he feared the whole thing might be some sort of infernal machine, arranged to explode if opened in the usual way.

Bertie had some such thought, too.

"Better cut it open at the side," he suggested, bringing out his sharp clasp knife and offering it to his employer.

Mr. Morse took the knife, and after carefully feeling the satchel, he made a slit in the leather, and then ripped the stuff up.

After that he operated on the bottom of the bag and upon the other side.

Throwing up the flap the interior of the satchel was fully exposed.

The lunatic had not lied.

A large can of nitro-glycerine was in the ruined bag.

CHAPTER IV.

BERTIE'S FIRST TRANSACTION IN STOCKS.

"Great heavens!" exclaimed Mr. Morse. "What a narrow escape!"

And now Bertie began to realize what a risk he had faced in catching the satchel of liquid death.

Not many nights before he had attended one of the lectures given in a public schoolhouse, the subject of which was "High Explosives."

The composition of nitro-glycerine had been fully explained as a compound produced by the action of a mixture of strong nitric and sulphuric acids on glycerine at a low temperature, which detonates when struck, and explodes with great violence.

If that can of the compound had hit the wall, as the lunatic intended it should, there probably wouldn't have been enough left to those standing in the reception-room at the moment to have been swept up.

It would have wrecked the whole office, killed or fatally injured most of the clerks, and greatly damaged the building.

And all this had been happily averted by Bertie's prompt action in catching the bag.

"Bertie Ballister," said the banker, wiping the moisture from his forehead, "you are a young hero. I never can sufficiently thank you for saving my life. In fact, the whole place would have gone to smash, and the newspapers have had a fresh sensation, but for your wonderful nerve. Bertie, I am your friend for life."

A policeman entered the office at that moment, and the affair was explained to him.

"The man was surely crazy. Is he dead?" he said.

"No, only stunned," replied the banker. "I struck him down with a chair."

The officer went to the telephone and sent a message to the nearest hospital for an ambulance.

Then the banker took him into his office and showed him the can of explosive standing in the ripped-open satchel. His hair almost stood on end.

"Good gracious! You people escaped by the skin of your teeth," he said.

"We owe our lives to my young messenger," said Mr. Morse.

"He deserves a medal," answered the officer.

"He shall get something more substantial than a medal," replied the banker, earnestly.

"He's earned it, all right," nodded the policeman.

"I shall have to ask you to remove that stuff to the station," said the banker.

The officer eyed the can of explosive stuff askance.

"I suppose I'll have to take it," he said; "but I don't fancy the job."

"It won't make any trouble unless you should drop it."

"Don't worry, I won't drop it. I'm in no hurry to take on a pair of wings."

"That crowd outside is filling the street; it should be dispersed."

"Wait till I show this stuff to them and they'll scatter fast enough," said the policeman, grimly, as he carefully picked up the can of nitro-glycerine in one hand and took the demoralized bag in the other. "You just watch them scamper."

The crowd, in its eagerness to find out what was going on in the bank, had now gathered thickly about the window and the door.

A clerk opened the door for the officer to pass out.

He found his progress completely blocked.

"Stand back. I've a can of nitro-glycerine in my hand. If you jar me something is liable to happen."

He held the can up so all in front could see its label.

That was quite enough for the curiously disposed.

The mob broke up in a panic, leaving the way clear for the officer to pass out.

He walked down Wall Street toward Old Slip station, as if he was treading on eggs, so fearful was he of the contents of that can.

Shortly afterward an ambulance came and took the unconscious lunatic away.

He was subsequently removed to the Bellevue insane ward, and later on transferred to the Island.

There was little actual work done at the bank for the rest of the day, for the clerks were all broke up.

Before Mr. Morse went home he presented Bertie with \$1,000 in bills as a token of his grateful appreciation of the boy's gallant conduct.

A reporter of a morning daily heard about the incident in time to catch Bertie and question him about the thrilling event.

Then he interviewed everybody else in the establishment, from the cashier down.

Afterward he went up to Mr. Morse's house and got his version of the affair.

With this material, and the scare heads tacked on after his story was put into type, he managed to fill a column of space in the morning edition.

The result was Bertie woke up next day to find he had become famous, in a way, over night.

He was the talk of the financial district before ten o'clock, and many brokers, who knew him either personally or by sight, stopped him on the street to question and compliment him about the nervy front he had put up against the crank who had visited Morse's bank loaded for business.

It was something of an advertisement for Mr. Morse, and he obtained several new depositors before the week was over.

Bertie's mother was shocked at the risk her dear boy had encountered, but he made light of it, laughingly observing that "a miss was as good as a mile."

He decided, with some twinges of conscience, not to tell his mother that he had received \$1,000 from his employer in connection with the affair.

He had already decided what he was going to do with the money, and as he had very strong doubts about her falling in with his plan, he kept his own counsel.

He believed he had a good thing in view, and he wanted to surprise her with his success when he came out ahead of the game.

After he reached the bank and seated himself in the reception-room as usual, he hunted up M. & C. Traction in the quotations of the previous day's operations on the Stock Exchange and saw that the stock had advanced from 70 to 72.

"Looks like a sure winner all right," he mused. "That tip I've got ought to pan out well. It's funny how the un-

expected sometimes happens. Yesterday if anybody had told me I was going to come into \$1,000 before night I should have felt like laughing in his face, and yet that is exactly what did happen, though I wouldn't go through the same experience again for a million. It was touch and go with all of us when I caught that satchel on the fly. I call that the finest fly catch on record. If I were to believe all the papers say about me this morning I'd develop a good case of the swelled head. Well, I'm able to buy a hundred shares of M. & C. Traction on a ten per cent. margin after all. If it goes up ten points I shall double my \$1,000. Won't that be fine! I mean to make a barrel of money out of the stock market one of these days. I really believe I'm a born speculator—I seem to feel it in my blood. Well, let me see, 100 shares at 72 is \$7,200. I'll have to put up \$720, that'll leave me \$280 to fall back upon. It's always well to keep an anchor to windward, as the nautical gent said in the melodrama the other night."

So when Bertie was sent on his first errand about ten o'clock he dropped in at a broker's office on Broadway, where he was known, and bought 100 shares of M. & C. Traction at 72, depositing \$720 as security.

"Now I've got a personal interest in the market," he said to himself as he marched back to the bank. "It really makes a fellow feel as if he was something more than a mere messenger boy to have \$290 in a saving's bank and a \$720 flyer that may bring him in a thousand or two. I guess I'm sprouting my pin feathers at last."

He stopped a moment to talk to Beryl Foster, who had just taken her usual stand on the corner of Nassau Street.

He had taken a strong interest in the charming little maid, and the pleasant way in which she acknowledged his salutation left little doubt but she was equally pleased to see him again.

"I brought this bunch especially for you, Mr. Ballister," she said, picking a specially fine bouquet out of her basket. "You must let me pin it to your coat."

"Come now, my name is Bertie," grinned the boy. "Time enough to call me Mr. Ballister when I have sprouted a mustache and put in my first vote."

"Then you must call me Beryl," she said, with a bashful smile as she pinned the flowers to his jacket.

"Sure I will. There's my nickel, Beryl."

"Oh, but I don't want you to pay me for the violets," she protested, earnestly.

"It's against my principles to accept something for nothing," he said, laughingly, "so just drop that into your little pocketbook. You see, I made \$1,000 yesterday after I saw you, and I can afford to treat myself to an unlimited quantity of violets if I choose to do so."

"Did you really make \$1,000?" she asked, a bit doubtfully, opening her eyes very wide.

"That's what I did. My boss gave it to me for saving his life. I can't stop now to tell you about it, but here's the morning paper, with a full account of the affair. Read it when you get a chance, and then you'll understand all about it. Good-by, till I see you again," and he was off, leaving the astonished young miss with a morning paper in

her hand, the article in question staring her in the face under a heavy blue pencil mark.

Before she started to read the story she put Bertie's nickel away in a special compartment of her pocketbook.

"I'm going to keep that because it's the first he has given me," she said to herself. "He is a nice boy, and I just like him ever so much."

CHAPTER V.

IN WHICH BERTIE BECOMES A SMALL CAPITALIST.

After that Bertie never failed to let Beryl Foster know he was around when he passed the corner of Nassau Street.

It might be only a smile or a single word if he was in a rush, as he almost always was, but he never passed her unnoticed unless she was engaged with a customer.

Some time during the day he always managed to buy a bunch of violets from her, and it was not long before many of the brokers who knew him got on to his new habit of sporting the flowers, and, as they easily guessed the source of his supply, they teased him unmercifully.

"So you're mashed on the little flowergirl, eh?" remarked broker Wardsworth one day.

"Who said I was, Mr. Wardsworth?" asked Bertie, flushing up.

"Oh, your face shows it, young man," laughed the broker.

"My face! What do you mean?"

"Why, you're blushing like a society bud just out," chuckled the Wall Street man. "Isn't he, Dexter?" appealing to a friend he had been talking with.

"Sure thing," grinned Dexter. "I'm afraid it's a serious case."

"Undoubtedly."

"Come, now, Mr. Wardsworth, you're laying it on thick," protested Bertie, in some confusion.

"Nonsense. You might as well own up that you're gone on her, Bertie. But you want to look sharp, she's got more mashes than she knows what to do with. There's old Bronson, he buys flowers from her twice a day as regularly as clockwork. Then Adams, the millionaire, has lately contracted the violet habit, too. You're up against a score of the smartest and wealthiest brokers on the Street, my little man, all regular customers of hers. If you're going to get and hold the inside track in that quarter, you'll have to keep your weather eye lifting."

The two brokers laughed heartily and walked away.

"I s'pose Wardsworth thinks that's funny," muttered Bertie. "Well, I don't care what he thinks, or what anybody else around here thinks, for that matter. I'm not going to be frightened away from Beryl Foster just the same. She's a fine little girl, and I know she likes me. If I'm stuck on her that's my business, I guess, and—Beryl's."

It was now over a week since Bertie acquired his M. & C. Traction stock.

Life had taken on a fresh interest for him.

The ticker which heretofore had only casually interested him now became the arbitrator of his fortune.

He consulted it frequently, and its strident song was sweet music to his ears, for M. & C. kept on advancing in price daily.

It had now reached the figures 86, and it didn't take much calculation on Bertie's part to find out that he was \$1,400 ahead of the game.

"I wonder if this isn't the beginning of that barrel of money I've got in my mind's eye?" he said to himself. "The question now is, How long ought I to hold on? That's the important thing I've got to consider. If I hold on too long, the stock might suddenly go the other way, and then my prospects wouldn't be quite so rosy as they are at this moment. I'm going to chance it a day or two more, and then——"

But his meditations were intruded upon by Mr. Morse's bell summoning him into the private office, so further consideration of M. & C. Traction had to take a back seat for the time being.

He was sent over to Mr. Greene's office with a note for instant delivery if the broker was in, or, if at the Exchange, he was to carry it there.

When he entered the reception-room he was confronted by Oliver Bounce, who sulkily demanded his business.

"I want to see Mr. Greene," said Bertie, in his off-hand way.

"You can't see him," snarled Oliver.

"Why can't I?" asked Bertie, aggressively, for he knew his mission was important.

"'Cause he ain't in."

"Is he at the Exchange?"

"I don't know where he is," growled Bounce, spitefully.

"You'd better know," returned Bertie, wrathfully. "I've got an important message for him, and if he misses it through you there'll be something doing in your neighborhood, all right."

This statement somewhat frightened Oliver and he recollects that Mr. Greene was at the Exchange.

"That's all I want to know," answered Bertie, turning on his heel and making for the Exchange.

He went in by the New Street entrance, found the broker and delivered the note.

Mr. Greene read it, told him to tell Mr. Morse he would attend to the matter at once, and returned to the floor.

There seemed to be some excitement around one of the posts at the time, and Bertie asked a messenger boy who was leaning on the railing what it was about.

"That? Oh, that's M. & C. Traction. They've been fightin' over that stock all morning. It's gone up 8 points since the Exchange opened."

"Eight points!" ejaculated Bertie. "Then it must be selling in the nineties."

"It is. Take a squint up at the board; you'll see the last sales were made at 94."

"I guess I'll sell out my stock," said Bertie, aloud.

"I would if I was you," laughed the messenger boy. "I've just sold a block of 5,000 shares myself a minute ago and made a quarter of a million. I'm goin' to eat at Delmonico's to-night."

"You oughtn't to be so reckless with your cash, sonny," laughed Bertie. "You might need it to pay your washerwoman."

As soon as he got outside he dashed around to his broker's and ordered his 100 shares sold at the market figures.

"There, that's off my mind," he said, as he reached the street again. "That stock may go to par or over, but I'm satisfied to make my little \$22 per share profit. A bird in the hand is worth several dozen in the bush. If some of the lambs who cavort around the district would only recollect that, they wouldn't lose so much of their wool in this neighborhood."

Next day Bertie received a check and statement of account from his broker, and found he had been closed out at 94 $\frac{3}{4}$, so that after deducting commissions he had made a profit of a trifle over \$2,200.

Whereas, ten days ago, he had a ten-dollar account at the Seaman's Bank, he could now boast a cash capital of \$3,223.

"I begin to feel like a Vanderbilt," he said to Beryl, stopping in front of her on his way to lunch.

"I wouldn't mind feeling that way myself," she laughed, musically. "But I never will, until I can make more money than at the present time."

"What you want to do, Beryl, is to fall in love with some rising young Wall Street man with plenty of money."

"That would be very nice when I got old enough," she said, with dancing eyes.

"Well, how would I suit as a candidate for your favor?" asked Bertie, boldly.

"You'd suit very well," she answered, with a little blush. "Do you expect to make lots of money?"

"I expect to make a barrel of it, Beryl," he said, enthusiastically. "How is this for a starter?" and he showed her his broker's check for \$2,933.

"Oh, my, is that all yours?" she cried, astonished.

"What does it say?"

"Pay to the order of Bertie Ballister, the sum of—"

"Well, Bertie Ballister is my name, all right; therefore, the amount on that check belongs to me."

"Why, how did you make all that money? And you got \$1,000 the other day, too."

"Well, \$720 of that thousand is in that check, the rest represents my profits in a little stock deal. I happened to get a real, honest injun tip and I went three-quarters of my pile on it. I'm almost sorry I didn't go the whole hog. I could have managed to have bought another 40 shares, but it would have left me flat broke, and I was afraid to take the chances, for, you see, if things happened to go the wrong way, I would, in such a case, be wiped out as slick as a whistle. I held back enough to meet a call for more margin."

"Why, what a smart little business man you are."

"Thanks for the compliment, Beryl."

"I guess you deserve it," she replied, archly.

"I hope I do, for I'm out for the dust in right-down earnest, and a fellow has got to be smart to make it down here."

"A boy who has the pluck to do what you did in your bank the other day is sure to succeed."

"It took some nerve, I admit; but it takes more to make love to a pretty little girl like you, Beryl."

"Well, if you haven't an assurance!" she cried, flushing up.

"I guess I've got to begin early if I want to marry you one of these days," he remarked, gaily, "for you have so many brokers now on your string that a young fellow like me, who's only a bank messenger, hardly counts in the shuffle."

"What a funny boy you are," cried Beryl, laughingly.

"I didn't know that I was. But here comes one of your big mashes—Hiram Bronson. They say he's worth all of \$10,000,000. It's time for me to retire."

And Bertie made a bee-line for his bank.

CHAPTER VI.

BERTIE GIVES HIS MOTHER A SURPRISE.

That night Bertie took \$200 home and surprised his mother with the bills.

"Why, where did you get all this money, Bertie?" she asked.

"That's a mere bagatelle, mother," laughed the boy, putting his arms around her neck and giving her a hearty smack. "Do you know it's easily worth \$200 to have the privilege of kissing such a handsome mother as you."

Bertie wasn't jollying his mother—he wouldn't think of such a thing.

He really meant what he said, and there was plenty of ground to justify him.

Mrs. Edith Ballister was, without doubt, a handsome woman at thirty-eight, although she was below the average height.

She had had half a dozen offers of marriage, some of them from men of independent means, since she became a successful piano teacher; but she declined to change her condition.

She loved the memory of the man, Bertie's father, for whom she sacrificed all her worldly prospects at the time, and had long since decided that she never would marry again.

She had her fine handsome boy, and was perfectly contented.

"What a flatterer you are, Bertie," Mrs. Ballister exclaimed, smilingly, in reply to her son's gallant little speech. "But you haven't answered my question."

"What question, mother?" asked Bertie, with an innocent expression.

"Where did you get that \$200?"

"I made it."

"You made it?" she replied, in some astonishment.

"Yes, mother dear."

"Then I am interested in learning how you made such a large sum."

"You don't think I picked anybody's pocket, do you?" he asked, roguishly.

"Why, of course not. What an idea!"

"Well, mother, I'll tell you all about it; but you must promise not to faint away."

"Why, what do you mean?"

"A sudden surprise, you know, sometimes has a bad effect on some persons."

"Bertie, you seem to be talking in riddles. Are you bent on teasing me?"

"No, mother, I am only preparing you for what is to come."

"Good gracious! What are you getting at?"

"I think I remarked a moment ago that the \$200 you have in your hand was a mere bagatelle."

"You did, you foolish boy," said Mrs. Ballister, with a fond smile.

"Now, I'm going to prove it. You are aware that Mr. Morse said I saved his life, as well as his office, not to speak of the lives, maybe, of the other people in the bank."

"Yes; but don't talk about that awful affair any more. It makes me shudder to think about how near you came to losing your own life, my darling son," and she kissed him several times, while the tears gathered in her eyes. "What would I ever have done if you had been taken from me in that dreadful way?"

"There, mother, don't cry. It's past and gone. What I started to say is this: Mr. Morse presented me with \$1,000 as a token of his gratitude."

"Bertie Ballister, you don't mean it!"

"I do, mother. He gave it to me the day the trouble occurred, and I want you to forgive me for not telling you before."

"Why, Bertie, what reason did you have for not telling me before?"

"I wanted to use the money, and I was afraid you would object. I know it was wrong for me to treat you so, dear, but the result will show you that the object I had in sight was all right, because I am \$2,000 better off to-day than I would have been if I hadn't used the money the way I did."

"Two thousand dollars better off? I'm sure I don't understand what you are talking about."

"Mother, I took \$720 of that \$1,000 which I received from Mr. Morse and put it into a stock deal. I bought 100 shares of M. & C. Traction at 72. Yesterday I sold those shares for 94 $\frac{3}{4}$, and made a profit of \$2,213 exactly, consequently, after making you a present of this \$200, I have \$3,013 in the bank, and here are my passbooks to prove it," cried Bertie, triumphantly.

"Is it possible?" gasped Mrs. Ballister, utterly amazed.

"Just examine the entries in those books, mother, and you will be convinced."

"Why, Bertie," she said, after she had looked into the books and found the facts in accord with the boy's statement, "how ever did you do it?"

"Well, mother, I had a sure thing. I operated on a tip which I was fortunate enough to pick up in the Mills Building on the afternoon that lunatic came into the bank."

He then told her how he came to get the pointer.

"And what are you going to do with that money? I hope you will leave it where you have put it, then it will be safe."

"Mother, I don't want to make any promises, for if I get hold of another good thing I couldn't think of allowing it to get by me."

"Bertie," warned his mother, "you ought to know what the stock market is by this time. You have been a year in Wall Street. I hope you won't do anything foolish."

"I shall try not to. But I am determined to make a barrel of money. I want to get as rich as Mr. Sheldon, your brother."

Bertie never called him uncle.

He had very little affection for the man whom he knew had treated his mother so shabbily.

"Some day, mother, I expect to be able to buy a house as fine as his for you to live in. Where you can hold your head up once more, as you did before you married father. I am sure father would have done that some day if he had lived."

"You are a brave, noble boy, Bertie. I have no fear but you will make your mark in the world."

Mrs. Ballister then went out of the room to look after the supper.

With \$3,000 to his credit in bank, Bertie was quite another boy.

He seemed to have grown more manly and self-reliant.

He held his head higher and told his mother she must look on him as her protector after that.

All the same, he didn't put on any unseemly airs because fortune had smiled on him so unexpectedly.

He attended just as strictly as ever to his duties as Mr. Morse's messenger.

He never told his employer that he had tripled that \$1,000 he received from him.

His only confidant was his mother and, perhaps, Beryl Foster, to some extent.

Beryl and he were on excellent terms.

His mother smiled at his enthusiastic accounts of the little flowergirl.

"I must get her something better to do than selling flowers," said Bertie one evening.

"You take a great interest in her, don't you?" said Mrs. Ballister, smiling in a roguish manner.

"Yes, mother, I do," acknowledged the boy, frankly. "I wish she was my sister."

"But if she were your sister you'd lose her some day," laughed Mrs. Ballister. "Somebody would come along that

she would learn to like better than you. Then there would be a wedding and——”

“Mother, let’s talk about something else. You must invite Beryl over next Sunday to take dinner with us. I could go for her, you know, and afterward take her home. It would be a change for her, don’t you think?”

“I will certainly invite her if you wish me to,” replied his mother, stroking his hair, and wondering if it would be many years before another woman took her place in her boy’s heart.

CHAPTER VII.

A LUCKY JOLT.

To Bertie’s great satisfaction, Beryl Foster, after some hesitation, accepted an invitation from Mrs. Ballister to dine with them on the ensuing Sunday, and it was arranged that Bertie was to call for her at her home in Hoboken early in the afternoon.

He did so, and was introduced to her mother and her brother, Willie.

Then the two young people set out for Brooklyn.

Bertie thought the little flowergirl had never looked prettier.

She had no expensive clothes to wear, but what she did have set off her natural beauty to perfection.

Mrs. Ballister was rather surprised at the little maid’s many personal advantages, while her sweetness and good-breeding charmed her.

“She is a lovely little girl,” was the lady’s verdict. “I might have known that Bertie wouldn’t have taken up with anything ordinary.”

Beryl passed a very pleasant afternoon with the Ballisters, and Bertie took her home before it got dark.

A few days afterward Bertie learned of a vacant place in a Broad Street stationery store, which he believed would just suit Beryl, and he got Mr. Morse to recommend her to the firm, with the head of which he was personally acquainted.

Bertie took Beryl down to the store, introduced her, and she got the place.

For some little time after that the brokers who had been in the habit of buying their bouquets at the corner of Nassau and Wall streets wondered what had become of the pretty little flowergirl.

But nobody could tell them.

She had simply vanished all of a sudden, and that’s all there was to it.

Of course, Beryl was very grateful to Bertie for interesting himself so much in her behalf, and told him she would never forget his kindness.

He laughed and told her not to worry about it, as he was very glad to be of service to her.

After that they were, if anything, better friends than ever, though, naturally, they did not meet nearly so often as before.

In the meantime, while Bertie worked faithfully as ever for his employer, he was diligently studying the stock market and Exchange methods, and keeping his eye on the lookout for a favorable chance to make another ten-strike, as he called it.

He never for a moment forgot about that barrel of money he hoped to make one of these days.

But he wasn’t touching his \$3,000 in the bank to follow any wild-cat scheme.

Bertie had a wise head on his shoulders.

When he put up his good money, he wanted some assurance that it was coming back to him, even if he did not make such a good profit as he had done in his first venture.

It was many weeks before his next opportunity came to him.

And this was how it happened.

One morning he was sent down to a certain building on Exchange Place.

It was in this tall structure that his mother’s brother, Stewart Sheldon, had a splendid suite of offices.

As Bertie darted in at the door, he came into collision with another messenger boy who was coming out in a big hurry.

Both boys went down in a heap at the entrance, the other messenger dropping a small, leather pocketbook he had in his hand, which opened out and several envelopes were scattered about on the marble tiles.

A gust of wind blew one of the envelopes apart from the others.

The boys hastily scrambled to their feet, and Bertie was about to help the other recover his envelopes, when the boy deliberately knocked him down, picked up the pocketbook and scattered contents, and rushed away at a hot pace.

“Well, I think that was pretty cool,” breathed Bertie, indignantly. “It was as much his fault as it was mine. I’ll know him again if I should run across him, and you can bet I’ll tell him what I think of him.”

Then Bertie spied the envelope which the wind had separated from the others, and which the messenger, in his hurry, had overlooked.

He picked it up, and, as he did so, the flap came open and a slip of paper dropped out.

“It’s a wonder some people wouldn’t take the trouble to seal their envelopes properly,” said Bertie, as he stooped down for the paper.

In taking it up he could not help reading the few words that were written in a plain, round hand across the face of the slip.

“Begin at once and take every share of the stock offered.”

That’s what it read, and it was signed—Bertie gave a gasp—Stewart Sheldon.

He returned the slip to its envelope and then glanced at the superscription.

It was addressed to one of the big brokers of the Exchange.

Bertie ran out on the walk and looked for the messenger, but he had disappeared.

"I'll have to see that this is delivered to the man for whom it is intended," he said. "I'll take it around to the Exchange when I deliver my own message upstairs."

Bertie had to go to the sixth floor, and when he presented his envelope in the office of the firm he had been sent to, he was told to sit down and wait for an answer.

While he was waiting the pleasure of the firm to whom his note had been handed, he amused himself wondering what was the name of the stock which was about to be boomed under orders from his uncle, Stewart Sheldon.

"It looks as if I have stumbled right on to another A1, copper-fastened pointer, only this time it seems to be a blind one. Let me see, is there any way I can find out? I have it. I've got the name of the broker who is going to do the buying for Mr. Sheldon, who is probably the head of a pool formed to boost the stock in question. I'll keep my eyes open and see if I can find out what stock he makes a break for. As soon as I do, I'm going to pitch in and buy a few shares of it myself. How I wish I had that barrel of coin now; I guess I wouldn't try to do a thing to Mr. Sheldon. I'd like to give him a good jolt for the way he treated mother. It's a long lane which hasn't a turning. Maybe I'll reach him some day in a way he won't like. If I ever do, I'll rub it in nice and hard."

On his way back to the bank, he stopped at the Exchange and asked the man at the gate to bring Broker Steinfeldt to the rail.

The official hunted Steinfeldt up, and presently the broker came out.

"Well," he said, a bit roughly, to Bertie, "got a message for me?"

"Yes, sir," and the boy handed him Mr. Sheldon's message.

Steinfeldt tore the envelope open, read the slip, nodded to Bertie and rushed back on the floor.

Bertie tried to keep track of him, but couldn't.

Presently he saw Broker Wardsworth coming toward the rail, probably with the intention of passing out into New Street.

He resolved to make a cheeky break.

"Good morning, Mr. Wardsworth," he said, politely.

"Hello, Bertie, that you? I hear you have lost your little mash," with a grin.

"Didn't know I had one," replied Bertie, innocently.

"Is that so? I thought you and the flowergirl at the corner of Wall and Nassau were as thick as molasses. Now that she's gone, apparently for good, I expected to find you in the dumps."

"I don't look as if I were pining away, do I, sir?"

"Well, hardly. I guess you don't need my sympathy," laughed the broker.

"No, sir; not to-day. By the way, Mr. Wardsworth, did you notice what Mr. Max Steinfeldt is buying?"

"Steinfeldt? Oh, he's just started in to buy C., H. & D.,

and they are shoving it at him in shoals. He'll need a barrel of dough if he takes all that's offered. It's gone up a point already. What did you want to know for?" curiously.

"Just for fun, that's all. He's such a fussy little man that I was wondering what he was making himself so prominent about on the floor for," replied Bertie, evasively.

"That was it, eh?" said Wardsworth, unsuspiciously.

They passed into New Street together and parted at the corner of Wall, Bertie returning to the bank.

He had got the information he wanted, and when he went to lunch that afternoon he drew \$2,950, took the money around to the Broadway broker who had executed his former commission, and put it up on 500 shares of C., H. & D. at 59.

Once more Bertie was in the market, but this time he was there with both feet.

CHAPTER VIII.

DRUGGED.

It was ten o'clock Saturday morning, three days after Bertie made his second plunge in the stock market, and the boy was standing by the ticker, eagerly waiting for the first quotations from the Exchange, for there had been something doing in C., H. & D. the afternoon before, and the stock had gone up to 65, when Mr. Morse's bell rang for his messenger to present himself in the private office.

Bertie hastened to answer the call.

"Take this note to Mr. Greene," said the banker, pushing an envelope toward the boy.

As Bertie left the office, Mr. Morse's desk 'phone rang.

"Well?" he asked, putting the receiver to his ear.

"Is this Mr. Morse, banker and broker?" inquired a distant voice.

"Yes. I am Mr. Morse."

"This is Saylor's Hotel, Jersey City, and I am William Morton, of Tonopah, Nevada. I have ten \$500 Government coupons 4s of 1907 that I wish to dispose of in a hurry, as I require the money immediately to close a deal in Newark about noon. The market value of the bonds, according to the paper this morning, is \$5,250. What commission do you charge for making the sale?"

Mr. Morse told him,

"Well, can you send the money over right away to this hotel by a trustworthy messenger, with authority to receive the bonds from me?"

"I should prefer to have you call here with your bonds," replied Mr. Morse.

"I should be happy to do so, but my arrangements will not admit of it."

"I am not accustomed to transact business in the way you suggest, Mr. Morton."

"If you will talk to Mr. Bailey, the manager of this hotel, I think he will be able to satisfy you as to my responsibility."

"Very well. Ask Mr. Bailey to come to the 'phone."

Presently there came a hail in a different voice.

"Is this Mr. Bailey?" asked the banker.

"Yes."

"I am Mr. Morse, of — Wall Street. Who is this Mr. Morton who has called me up on your wire?"

"He is a mining promoter from the Nevada gold fields, and a guest at this house. His respectability seems to be unquestionable. He has signed letters from the Governor of Nevada, from Senator Frye, of that State, and from a number of prominent business men of the West, including Mayor Jones, of Denver. I have a package of his securities in the office safe, and have seen the bonds he wants to dispose of."

"In your opinion, then, Mr. William Morton is a safe man to do business with?"

"I see no reason for doubting his responsibility. Will you hold the wire just a minute?"

There was a short pause, then Mr. Bailey spoke again.

"Mr. Morton has authorized me to hold his package of securities, now in the hotel safe, until this bond sale shall have been completed to your satisfaction."

"Do you know what those securities consist of?"

"Yes. There are 200 shares of Tonopah Mining Co., which Mr. Morton values at \$13 a share, and 1,000 of Tonopah Extension worth, he says, \$6 per share. You will know better than I whether those figures represent the real value of that stock."

Mr. Morse was thoroughly familiar with the current price of Tonopah stocks, and he knew that Mr. Morton's statement was correct.

"Thank you, Mr. Bailey. That is all," and the banker hung up his receiver.

He decided that Mr. Morton was all right.

Then he rang for Bertie, who had just returned.

"Ask Mr. Williams to give you \$5,250 in large bills."

"Yes, sir."

In a few minutes Bertie brought the money to Mr. Morse.

The banker counted it carefully, and then asked Bertie to count it.

"You are satisfied the amount corresponds with that slip?" said his employer.

"Yes, sir," replied the boy, promptly.

"Very well," and he placed the money in a stout, oblong envelope and sealed it with wax in three places.

Then he addressed it to

"Mr. William Morton,
Care of Saylor's Hotel,
Jersey City, N. J."

"Now, Bertie," said the banker, "you will take this package of money over to Saylor's Hotel right away. Ask for Mr. Bailey, the manager, and tell him you have come

from me with the money to purchase the ten Government coupon 4s of 1907 that Mr. William Morton has to sell. Have him introduce you personally to this gentleman from the West, so that there can be no mistake about your reaching the right man. When the bonds are handed to you, examine them carefully. See that you receive ten and that each is a \$500 coupon 4 per cent. of 1907. As soon as you are satisfied they are right, hand Mr. Morton the package of money, and, after he counts it, get him to sign that receipt. Do you understand everything now?"

"Yes, sir."

Bertie left the bank without delay and made his way to the Cortlandt Street ferry.

Crossing the river, he reached Saylor's Hotel at about eleven o'clock.

"I should like to see Mr. Bailey," he asked the clerk at the desk.

"He is very busy just now. If you will tell me your business I will tell him you wish to see him."

"I am from Mr. Howard Morse, banker and broker, of No. — Wall Street."

The manager came in a moment.

"You wish to see Mr. William Morton, of course?"

"Yes, sir."

"Here, front. Show this young man up to 32."

A uniformed boy sprang from a chair near by and came forward.

"Wait a moment," said Bertie, in his businesslike way. "Mr. Morse told me to ask you to personally introduce me to Mr. Morton, so there could be no possibility of a doubt as to that gentleman's identity."

"Very well," replied the manager. "Come with me."

They took the elevator to the third floor.

Mr. Bailey piloted the way to Room 32, and knocked on the door.

"Come in," said a voice from inside, and Mr. Bailey and Bertie entered the room, which was a large one, and faced upon Montgomery Street.

A tall, well-formed man, with long white hair, and a heavy white moustache, was standing near one of the windows.

He put Bertie in mind of the character of the "Silver King" the boy had lately seen at one of the Brooklyn combination theatres.

He appeared to have the stamp of the boundless West in every feature, from the crown of his head to the toe of his well-polished shoes.

Bertie was visibly impressed by the man's personality.

"This is William Morton, young man. Mr. Morton, this is a messenger from Mr. Morse, of Wall Street, with reference, I dare say, to those bonds you want to sell."

"Ah! I have been expecting some one from Mr. Morse," said the man from the West, coming forward. "Have you brought the money?"

"Yes, sir."

A glow of satisfaction shone in Mr. Morton's eyes.

"Your employer reposes a good deal of confidence in you, young man," he said, with a peculiar smile. "I hardly ex-

pected he would send so young a messenger. Well, we will proceed to business, as my time is valuable. Mr. Bailey, will you send up the envelope containing those bonds which is in your safe?"

"Certainly," replied the manager, who then left the room.

"Of course you will want to examine the bonds to see they are all right," remarked Mr. Morton, suavely.

"Yes, sir; that is business," answered Bertie, politely.

"Very well; sit up to that table," and the Western man pointed to a chair, which seemed to have been drawn up there for the boy's accommodation.

Bertie sat down as directed, placing his hat on the table.

In a few minutes a hall-boy appeared with a carefully done-up packet, which he handed to the occupant of the room.

Mr. Morton tossed the package down before Bertie.

"There are the bonds. See that they are all right."

Mr. Morse's messenger removed the string and wrapper and found ten Government \$500 coupon 4s of 1907.

While he was thus engaged, the white-haired man slipped over to the door and softly turned the key in the lock.

"All right, sir," said Bertie, satisfied the bonds were correct in every way. "Here is your money," and he produced the packet containing the bills from his pocket. "Count it, please. The amount represents the current market value of the bonds, less Mr. Morse's charges. Then sign that receipt."

"Will you do me the favor of counting the money for me?" asked Mr. Morton.

"Certainly, if you wish me to," replied Bertie, politely, though somewhat surprised.

"Do so."

Bertie broke the seals, took out the bills and began to count them.

Mr. Morton turned his back to him for a moment, and appeared to be fumbling in his pocket.

Then he took a handkerchief from his pocket and a pungent odor rose in the air.

Suddenly he turned, pulled Bertie's head back and covered his face with the drug-laden bit of linen.

The boy, though taken by surprise, seemed to realize on the instant that things had taken a serious turn, and he struggled desperately to get free.

But he was like an infant in the grasp of the powerful Westerner, who had taken him at such disadvantage.

A sarcastic smile wreathed the white-haired man's lips, as he watched his young victim kick and writhe in his arms.

The peculiar sickening odor on the handkerchief penetrated Bertie's nostrils and choked him.

He gasped for breath, and with every gasp he felt his senses growing more and more benumbed.

"Great heaven!" he thought, "I am being drugged!"

And so he was.

"Good night, young man," sibilated a voice in his ear, which seemed to come from afar off. "Good night, and pleasant dreams."

Then he felt as if he was rising—rising up to the clouds. Now he was in a great poppy field and the air was saturated with their odor.

A great light shone all about him.

Strange, dreamy music seemed to fill the air.

It lulled him to repose.

The light faded, the music died away, and then came—a blank.

At that moment there was a knock at the door.

CHAPTER IX.

THE MISSING MESSENGER BOY.

The white-haired man started and a dangerous light came into his eyes.

Then he tore the handkerchief from Bertie's face, thrust it into his pocket and looked down at the set, white face of the boy.

"Safe!" he muttered between his teeth.

The knock was repeated.

He walked to the door.

"Who's there?" he asked.

"The chambermaid," came a feminine voice.

"Come back in five minutes."

He listened to the girl's retreating footsteps and heard her enter the next room.

Drawing a long breath, he went to one of the windows, threw it up, thrust his head out and breathed copiously of the pure air outside.

He remained by the window until the odor, which was strong in the room, had been dissipated.

Then he took the handkerchief from his pocket and tossed it into one of the bureau drawers.

After that he walked over to the inert form of Bertie Ballister, opened his jacket and vest and listened around his heart.

"He'll come to in time," he whispered.

He lifted the boy in his arms, carried him to a large closet, propped him up against the wall and closed the door.

"Everything has worked as I could wish," he said to himself, picking up the bonds, which he stowed away in one pocket, and the money, which he placed in another.

He unlocked the room door, took up his broad, soft hat and left the room.

He went directly to the office.

"I am going to Newark," he said to the clerk, handing him the key of his room. "Possibly I may go on to Philadelphia from here. If so, I will not be back before Monday morning. However, I will retain my room until that time. If you will make out my bill I will pay you."

"To Monday morning, you say?" asked the clerk.

"Yes."

The clerk took the money, handed him a receipt, and the

white-haired man left the hotel with not the slightest intention of ever returning to that place again.

An hour later a message was received over the 'phone by the hotel clerk.

Mr. Morse was at the other end of the wire.

The banker wanted to know if his messenger had been detained at the hotel.

"Not that I know of," replied the clerk.

"Do you know when he left the hotel?"

"No, sir. I didn't see him after Mr. Bailey showed him up to Mr. Morton's room. He couldn't have remained there more than fifteen or twenty minutes at the outside, for Mr. Morton handed in his room key within that time before he left for Newark."

"Then Mr. Morton isn't in the hotel now?"

"No, sir. He left at least an hour ago."

"I should like to speak to Mr. Bailey."

"He is not in at present."

"Very well. That is all."

Mr. Morse was puzzled by Bertie's lengthy absence.

The boy was always very quick in executing his errands, even unimportant ones.

With ten \$500 Government bonds in his possession, and knowing that the office was closed at one o'clock on Saturday afternoon, it was a matter of surprise and some uneasiness to the banker that his messenger had not yet turned up.

Mr. Morse usually went home at noon, but on this occasion he felt that it was necessary he should wait at the office until Bertie came back.

One o'clock came, the clerks went away, but the banker remained in his private room with the boy's pay envelope on the desk before him.

The janitor came in to clean up and was surprised to see him there.

Mr. Morse sent him for an afternoon paper, and read the news until the clock struck two.

"It is very strange," mused the banker, laying the paper down. "I can't imagine what can be keeping the boy. I'm afraid he's met with an accident."

He rang up the hotel again.

The manager was at lunch, but came to the 'phone at once.

In reply to the banker's anxious inquiries all he could say was that he had taken the boy to Mr. Morton's room and left him with that gentleman.

At the request of his guest he had taken the package of bonds from the office safe and sent them to his room.

Beyond that he had no knowledge of the movements of either the messenger or Mr. Morton, except that the head clerk had mentioned that the Westerner had left for Newark about half-past eleven, after paying for his room up to Monday morning, from which he judged that the gentleman would be back before night.

Everything seemed to show that Bertie had got the bonds, paid for them, left the hotel, and then—Mr. Morse couldn't say what.

The banker then rang up the Jersey City police head-

quarters and asked if any accident had been reported which involved a boy answering to Bertie's description.

After some delay Mr. Morse's anxiety in this direction was relieved.

"If I didn't have the utmost confidence in that boy I might begin to suspect that—but, pshaw! such a thing is out of the question with Bertie. I'd as soon doubt my own son."

The banker waited until three o'clock, and then he became fully satisfied that something serious had happened to his messenger.

He left his office and went up to a well-known detective agency not far away.

He had a long talk with the manager, after which he took a car for home.

Within half an hour a detective was talking to the manager of Saylor's Hotel.

What he found out was substantially what Mr. Bailey had told Mr. Morse over the wire a short time before.

Then he went off without having found a clew; but he said he would be back later on to see the gentleman from the West.

About five o'clock the chambermaid, whose duty it was to look after the rooms on the third floor of Saylor's Hotel, unlocked the door of room 32 and entered with clean towels.

As she was leaving the room she fancied she heard a noise in the closet.

She listened and heard the sound again.

"I believe some one is hiding in that closet," she breathed, beginning to feel frightened.

She didn't have the nerve to investigate the noise, which once more came to her ears plainer than before, but she had presence of mind enough to push the button communicating with the office.

In a moment or two a bell-boy appeared.

"I believe there's a thief concealed in the closet of this room," she said, in great trepidation.

"I guess you're dreaming," replied the boy, contemptuously.

"I heard a noise twice in that closet," said the chambermaid, positively. "There it is again. Don't you hear it?"

Yes, the bell-boy had heard it.

"Give me your broom," he said. "If there's any one there I'll just knock the daylights out of him!"

With the broom grasped in his hand he marched over to the door and threw it open suddenly.

Bertie Ballister rolled out on the floor, then struggled into a sitting posture and looked around in a dazed way.

"I've got you, you rascal!" cried the valiant bell-boy, seizing Bertie by his two arms. "Do you give in?"

The young Wall Street messenger made not the slightest resistance—he simply looked stupidly into his captor's face.

"Ring up the office again, Lizzie," requested the bell-boy. A second bell-boy appeared on the scene.

"Jimmie, I've caught a sneak thief in the closet of this room. Run down and tell the manager."

In a few minutes Mr. Bailey walked quickly into the room.

"Caught a thief, have you, Dixon?" he asked.

"Yes, sir. He was in that closet. Lizzie heard him first."

"Bring him over to the light and let me see what he looks like."

Dixon dragged Bertie over by the windows.

No sooner did the manager get a square look at the boy than he gave an amazed gasp.

"Why, what does this mean? This is no thief, but Banker Morse's missing messenger boy. Where did you find him? In that closet, you say?"

"Yes, sir," replied the surprised bell-boy.

"There's something the matter with him," said the manager, stooping down and peering into Bertie's face.

"Water!" gasped the boy.

"Bring some water, Lizzie."

The girl obeyed.

Mr. Bailey put the glass to Bertie's lips and he drained it to the last drop.

"It is very singular this boy should be here and in this condition," said the manager, never dreaming of the real state of affairs.

"Where am I?" asked Bertie, vaguely.

"Haven't you any idea where you are?" asked Mr. Bailey in surprise.

The boy shook his head.

"Don't you know how you got into that closet, either?"

"Was I in that closet?" asked Bertie, hardly comprehending his situation yet. "How came I to be there?"

"That's what I want to find out. Dixon, run across the street and see if Dr. Smith is in his office. If he is, bring him over."

Dr. Smith happened to be in his office and came right over.

"There seems to be something the matter with this boy," said Mr. Bailey to him. "I wish you'd examine him."

CHAPTER X.

BERTIE'S BARREL BEGINS TO FILL.

"This boy has been drugged," was Dr. Smith's verdict.

"Drugged!" exclaimed Mr. Bailey, in surprise.

"Precisely—drugged."

"In what way?"

"Chloroform," replied Dr. Smith, laconically.

"Why, why—I don't see how that could be. Are you sure there is no mistake, doctor?"

"I am confident he has been treated to a dose of that anesthetic."

"I'm bound to admit that he looks as if he'd been drawn through a knot-hole. But what puzzles me is how came he to be drugged?"

"What are the circumstances of the case?"

"This boy was sent here this morning by his employer, a

Wall Street banker, with a sum of money, I believe, to purchase a number of Government bonds from a guest of this hotel—Mr. Morton, who occupied this room. Since then the banker has made inquiries for him several times as the boy failed to return to his office. Now, a few moments ago he was discovered in his present condition in that closet."

"Indeed. Well, it looks as if your guest who had dealings, you say, with the lad in this room, ought to be called on for an explanation. It strikes me that something very like a crime has been committed."

"I could hardly suspect Mr. Morton of any irregularity. He doesn't seem to be that sort of man."

"Well, the boy will be able to clear up the mystery in a very few minutes now."

He had sent a prescription to the corner drug store and the bell-boy at this moment returned with a small bottle of some kind of mixture.

Dr. Smith prepared a draught with the addition of a quantity of water and told Bertie to swallow it.

It cleared his brain like magic, and his eyes lost their dull, heavy look.

The whole of his experience in that room came back to him, and he soon put the manager of the hotel, as well as the others in the room, in possession of the facts of the case.

Mr. Bailey was dumfounded, while Dr. Smith nodded, sagely.

"It's a clear case of robbery," said Bertie, "for the package of money I brought over is gone, and I haven't got the bonds, which you sent to the room, sir, and which I examined and found all right, to show for it. This so-called Mr. Morton is a crook, and just as soon as Mr. Morse learns the truth there will be something doing."

Mr. Bailey was not easy in his mind over the disclosure Bertie had made.

It was an unfortunate affair, and he feared the reputation of the hotel might suffer in consequence.

So he immediately got busy and notified the police.

By the time Bertie had told his story over again to a Jersey City detective, he felt well enough to start back for New York.

After crossing the river he took an elevated train for his employer's home, where he arrived about seven o'clock.

Mr. Morse received him in his library.

"Well, Bertie, in the name of all that's remarkable, where have you been since you left Saylor's Hotel?" asked the banker, curiously.

"I only left the hotel a little over an hour ago, sir," replied the boy.

"Why, what do you mean?" cried the amazed Wall Street man.

"I am ready to explain. That's what I came up here for."

And for the third time Bertie told of his unpleasant experience at the hands of William Morton in room 32 of Saylor's Hotel.

"Then I am to understand you not only did not get the

bonds I sent you for, but you have been robbed of that package of money?"

"Yes, sir. I am sorry to report that such is the fact."

"This Mr. Morton, then, instead of being a gentleman of reputable character, as represented by the hotel manager, is a scoundrel of the first order."

"That's what he is, sir."

"I shall certainly demand an explanation of the hotel management," said the banker. "I am not sure but I can hold the hotel responsible for my loss. I am very sorry you suffered so severely, my boy. It was an outrage, and I hope the police will soon bring the rascal to justice. The money is a small loss in comparison to what you underwent. Well, I won't detain you any longer. Your mother will be worrying about you, so I think you ought to get home as soon as possible."

"Yes, sir; I think so myself."

So he took his leave of the banker and started for the nearest Third Avenue elevated station.

It was nine o'clock when he reached his home.

He found his mother greatly worried about him.

He told her the circumstances as gently as he could, and made the affair as light as possible, but she was very much frightened over his story.

"What's the use worrying, mother. It's better to be born lucky than rich. I always alight on my feet. Maybe I've nine lives, like a cat," he concluded, laughingly.

"I don't see anything amusing about it, Bertie," replied Mrs. Ballister, tenderly brushing the hair back from his brow. "You might have died under the influence of that drug."

"That's true, mother; but I guess the rascal didn't mean to do me up for keeps. He had nothing against me personally, you know. He was after the money, and all he wanted was to put me out long enough to give him the chance to make himself scarce."

"Well, I hope he will be arrested and punished for his crime."

"I hope so, too. And now, if it's all the same to you, mother, I'll have something to eat."

Of course, the papers got hold of Bertie's adventure, and on Monday morning every broker in the Wall Street district knew of the bold robbery at the Saylor Hotel in Jersey City, by which Banker Morse had been done out of over \$5,000.

"So you've been up against it again, Bertie?" remarked Broker Wardsworth, when he met the boy in front of the Stock Exchange about noon.

"Yes, sir; I got it in the neck for fair that time," grinned the young messenger.

"You seem determined to keep yourself in the limelight of public notice. That nitro-glycerine affair a few weeks ago made you quite famous on the Street. Now, here you are jumping into notoriety again. Do you expect to be a politician one of these days?"

"No, sir. My ambition doesn't run in that groove."

"No? If you're going to accumulate any more of these

thrilling adventures I should advise you to get a scrap-book right away so you can keep track of your record."

"Thank you, Mr. Wardsworth, I'll keep your suggestion in mind. But I'm afraid I would have to invent most of the matter if I ever expected to fill the book."

"I don't think so. That reminds me, I've got to take a patent out for a new game of cards I invented, in which spades are not used. What would you suggest as a good name for it, Bertie?"

"If spades are not used in it, then, if I were you, I'd call it 'Panama Canal,'" and, winking his eye solemnly, the young messenger walked away.

Bertie hadn't forgotten by any means to look up the stock quotations for Saturday morning, and he found C. H. & D. had closed at 69.

"Things seem to be coming my way, all right," he thought, gleefully. "If I sold out now I'd make \$5,000. Well, this is a case where I hold on a while longer. I'm hot on the trail of that barrel, and the way to get it is to make all you can when you get the chance."

That Bertie showed good judgment in holding on was apparent later that day.

C. H. & D., under the astute methods employed by the combine that was backing it, kept on soaring, as if it had wings, and the last sales made Monday showed the price had reached 75.

Bertie was so tickled over his good luck that when he got off at three o'clock he rushed down to the Broad Street stationery store to tell Beryl Foster about it.

"Oh, I'm so glad to see you, Bertie!" cried Beryl, impetuously. "I read all about that dreadful narrow escape you had in the hotel in this morning's paper, and I couldn't help crying over it to think what you must have suffered."

"Then you really are interested just a little bit in me, eh, Beryl?" he said, holding her hands closely in his.

"Why, of course, I am. If you was my brother I couldn't—"

"Well, I'm glad I'm not your brother, come to think of it."

"Why?" she cried, opening her eyes very wide.

"Oh, there are reasons!" he said, in some confusion.

"You mean you don't like me as well as you did," a shadow coming over the little maid's face.

"No, that isn't it. It's the other way."

"I don't understand."

"I like you a great deal better. In fact, I like you so much that—"

But at that interesting point Beryl broke away from him to wait on a customer who entered the store at that moment to purchase a bottle of mucilage.

When she returned to his side the topic of conversation was changed by Bertie to the subject of C. H. & D.

"I'm awful glad you are so fortunate," she said, beamingly, and the boy believed her.

Three days afterward he sold his 500 shares at 91, realizing a profit of nearly \$16,000 after his broker's commissions had been deducted.

Bertie Ballister was now worth \$18,900.

CHAPTER XI.

ALMOST A MURDER.

"Well, mother," said Bertie, at supper on the day he had received his profits from the C. H. & D. corner, which was still engaging the attention of the Exchange, "I think you ought to buy a house for yourself."

"A house, Bertie!" exclaimed Mrs. Ballister, in surprise. "What put that into your head?"

"The idea has been in my head ever so long. And now I think you've lived long enough in an every-day flat. Suppose you buy a house for a change?"

"It would be very nice, Bertie. Perhaps it would be well to use your \$3,000 in that way. It would remove it from the temptations of the stock market," she added, with a smile. "I've been nervous lest you might use some of it to try to increase your little pile."

"How did you know but that I did?" grinned her son.

"Bertie, you didn't!"

"Well, mother, I might as well own up. I put up \$2,950 of that \$3,000 on C. H. & D. stock at 59."

"Bertie Ballister, how could you? But you haven't lost it all?" his mother cried, breathlessly.

"If I had I shouldn't be talking house to you, would I? No, I'm not in the losing crowd these days—I stand in with the winners. That's the only way to fill my barrel."

"Now don't keep me guessing, Bertie."

"All right, mother. I sold out my stock at 91, and I made—"

"Well?"

"To be exact, \$15,875."

It was some time before Bertie could convince his mother that he had really made so much money in the market.

In fact, it was not until he had produced his broker's statement of his account that Mrs. Ballister woke up to the fact that she was the mother of one of the shrewdest little operators in Wall Street.

"And I suppose you'll go on risking your winnings until some day you'll get caught like the big operators do, once in a while, and then you will be as poor as ever," said Mrs. Ballister, as they sat over the remains of the supper.

"Oh, I don't know," replied the boy. "I have got to make my barrel, of course; but I don't have to make it all at once, that's why I want you to buy a nice house where we can live, rent free, and where you will feel as independent as you used to before you were married. If anything should happen to wipe me out some time, you would have the house, at any rate."

"I think it's a good idea. How much do you want to put in a house, Bertie?"

"Anywhere from \$3,000 to \$5,000."

"Very well, I will see what I can get for that money."

A month later Mrs. Ballister purchased a very handsome dwelling, one of a row in a growing part of Brooklyn, for \$3,800.

She got it at a bargain, for it had cost something over \$5,000.

But the owner was obliged to sell, and the advantage was hers.

As soon as the title was passed upon, and no flaws found, Bertie handed his mother the cash to pay for it, and within the week they moved in.

They gave a house-warming a few days afterward, to which many young people, some of them pupils of Mrs. Ballister, were invited.

You may be sure Beryl Foster wasn't forgotten.

She came over with her brother Willie, a bright young fellow of sixteen, who had struck up quite a friendship with Bertie.

They had games, and singing, and piano music, and lots of good things to eat and drink, so that when the party finally broke up it was voted a great success.

With \$15,000 on deposit in a Wall Street bank, Bertie kept his eyes wide open for an opportunity to double that pile.

But chances such as he was gunning for didn't seem to fly his way.

Stocks went up and stocks went down, day after day, but the little messenger capitalist didn't bite, and his fleece remained safe in the bank, while the woods were full of other people who came into the Street with plenty of money and were now living on a diet of snowballs.

One day Mr. Morse sent Bertie on an errand to the Exchange Place building, where Stewart Sheldon had his offices.

The man he called on had an office on the same floor with Bertie's uncle.

The boy had transacted his business and was on his way to the elevator when he noticed a big, well-dressed man walking up and down the corridor in front of Mr. Sheldon's private office door.

He seemed to be very much excited over something, and the lad began to wonder whether this was another crank or lunatic like the fellow who had tried to blow the Morse bank up.

If he saw Bertie coming along he didn't pay any attention to him, at any rate.

Just then the elevator stopped at the end of the corridor, and Stewart Sheldon got out.

He looked as spick and span as if he had just stepped out of a show-case.

Mr. Sheldon always was a fine dresser, and his athletic figure set his clothes off to the best advantage.

"He is a splendid-looking man," breathed Bertie, "I only wish he was half as decent to his sister, my mother. But he turned her down cold, and I have no use for him."

The boy watched his flinty-hearted relative walk grandly along the corridor toward his office.

"I don't wonder he puts on style. I understand he made more than a million out of that C. H. & D. pool."

He was about to turn toward the elevator again when he saw the excited gentleman rush up to Mr. Sheldon, speak passionately to him, and finally shake his fist in his face.

"Hello! thought Bertie. "I wonder what's up now? This man seems to have it in for Mr. Sheldon."

Sheldon, however, resented the attitude of the man who had confronted him.

He said something back, which Bertie couldn't hear, and then started on.

The other man wasn't to be put off.

He began to shower abuse on the Sheldon broker in a loud, excited tone, and, following Bertie's uncle up, struck him a violent blow in the face just as he was about to enter his office.

Mr. Sheldon staggered back under the blow, but when he recovered he jumped at his aggressor and promptly knocked him down.

Bertie watched the conflict with considerable interest, wondering which of the two would come out on the top.

He had no sympathy for his uncle, though he had no very strong desire to see him whipped.

He had seen many little rackets between angry brokers, but in no case were the scrappers badly hurt.

This mix-up, however, soon promised more serious results, for even as Bertie watched them the fellow on the floor rose, and with a dreadful oath drew a revolver from his hip-pocket and pointed it at Mr. Sheldon.

Bertie had seen him reach for his gun, and the movement was so significant that the boy gave a gasp and then rushed forward to try and avert the tragedy he saw was coming.

And he was only just in time to dash upon the infuriated stranger, and strike up his arm when the revolver went off with a crack that awoke the echoes of the corridor.

CHAPTER XII.

UNCLE AND NEPHEW.

For once in his life, at any rate, the proud Stewart Sheldon was a badly scared man.

He stood rooted to the spot, his face as white as a sheet, and his hands shaking as with the palsy.

Bertie, after knocking up the stranger's pistol arm, grappled him for all he was worth, and in the tussle that ensued both went down on the floor.

As the people in the adjacent offices, alarmed by the pistol shot, rushed out into the corridor to see what was in the wind, Mr. Sheldon recovered his presence of mind, seized the waving hand that still held the smoking revolver and wrenched the weapon out of the desperate man's grasp.

The next moment the would-be murderer shook himself free from Bertie, sprang to his feet, and, pushing the startled spectators aside, rushed for the elevator.

He didn't stop to wait for a descending cage, but dashed around the iron partition and flew down the marble stairway as if pursued by a dozen policemen.

Of course, all who had rushed upon the scene wanted to know what the trouble was about.

Most of them knew Mr. Sheldon, either personally or by sight.

Those on speaking terms gathered around the big broker and began to question him.

But he waved them all aside with monosyllabic answers, and grasping Bertie by the arm led the boy, rather unwillingly, into his elegantly furnished private office.

"My lad," he said, with a good deal of emotion, "you have saved my life by your prompt interference. That man meant to kill me. I saw his purpose in his eye. I should be now lying dead or dying outside in the corridor but for you. I want you to understand that I am grateful, and I propose to make you some substantial acknowledgment of the fact."

"You can't do anything for me, Mr. Sheldon," replied Bertie, with a flash of pride in his eye.

"Can't do anything for you?" replied the big broker, in some astonishment. "Why not? Don't you know that you have rendered me a great service?"

"Yes, sir, I think I have, but you are welcome to it."

"Perhaps you think I mean to offer you pay for what you have done. I had no intention of putting it that way. I am a rich man, and an influential one. I want to do something for you that will advance you in life. Incidentally, I propose to make you a present as a reminder of your gallant conduct. Now, I wish to know your name, my lad."

"I am afraid if I told you it wouldn't give you any satisfaction."

Stewart Sheldon stared at Bertie as if he couldn't understand the boy's attitude.

"Wouldn't give me any satisfaction!" repeated the broker, in surprise. "Why, it would give me great satisfaction to know the identity of the boy who saved my life."

"You say so because you don't suspect who I really am."

"Upon my word, my lad, you are speaking in riddles. Do you really refuse to tell me your name? I can't let you go without learning who you are. I owe you too heavy a debt for that."

"Well, sir, since you insist I will tell you; but if the knowledge displeases you, you will have to blame yourself. My name is Bertie Ballister."

"Ballister!" exclaimed Mr. Sheldon, with a start and change of countenance. "Not the son of——"

His voice ended almost in a whisper, as his piercing black eyes seemed to pin the boy to his chair.

"Yes, sir," replied Bertie, rising and regarding the broker with a proud look. "I am the son of Edward Ballister, who married your sister. Edith Sheldon Ballister is my mother."

This announcement was a great shock to Stewart Sheldon.

It was this boy who stood between him and a reconciliation with his only and favorite sister.

He had never ceased to hate the memory of Edward Ballister—the man who, in his opinion, had stolen his sister away from a luxurious home to share his poverty and hard luck.

And Bertie Ballister, the picture of his father, perpetuated that hatred.

Now this lad, whom he cordially detested, had saved his life.

Stewart Sheldon regarded Bertie for a full minute without speaking.

His proud nature and his hatred of the name of Ballister was battling with the gratitude he knew this boy deserved of him.

At length he spoke.

"So you are my nephew?"

Bertie made a slight inclination of his head.

"In consideration of what you have done for me I am willing to help both you and your mother."

"It is not necessary, Mr. Sheldon," answered Bertie, politely but firmly. "My mother and I do not need your help now. There was a time, many years ago, when she asked you for assistance. I have been told we were almost starving at the time. You refused her then. It was not your fault we did not die. Under these circumstances, what would you do were you in my place, sir? You would do as I am doing. You would accept nothing from the hand that was once withheld when it might have relieved a sister's distress. In saving you from that man's bullet I did nothing more than I would have done for any man in the same position. It will please mother to know I did you this service, for she cannot forget that you are still her brother."

"You are proud, boy, and unreasonable," said Mr. Sheldon; almost harshly, for it galled him to be addressed in this fashion by one who bore the name of Ballister.

"That may be true, Mr. Sheldon, but I came rightfully by it."

"Yes, your mother has her share of the Sheldon pride. You are employed in this neighborhood, I presume?"

"Yes, sir."

"By whom?"

"Howard Morse, banker and broker, of No. — Wall Street."

"And you and your mother live where?"

"In Brooklyn. No. — Greene Avenue."

Mr. Sheldon made a note of it on his writing pad.

"It is my intention to communicate with your mother. In saving my life it is possible you have bridged the gulf your birth created. In any case, I offer you my hand as a token of my gratitude."

"I accept it as such," answered Bertie, and for the first time in the family a Sheldon and a Ballister clasped hands.

CHAPTER XIII.

STRICKEN AT THE TICKER.

When Bertie got back to the bank he explained to Mr. Morse the cause of his delay.

"I suppose your name will be in the paper again tomorrow," said the banker, with a smile.

"Oh, no, I guess not," grinned the boy. "Although it was a shooting scrape, I don't believe Mr. Sheldon will prosecute the man who, in a fit of anger, tried to do him up. I judge he's some broker who got the short end of a deal with Mr. Sheldon, and came around to try and get some accommodation."

"Stewart Sheldon has the reputation of squeezing his victims pretty dry when he gets them into a tight place. It's a wonder something hasn't happened to him before," was the banker's comment. "He ought to be grateful to you for saving his life. This may patch up your family difference, Bertie."

"Possibly it may. He wanted to do something for me before I told him who I was; but I turned his offer down. I can't forget how he treated my mother in her hour of extreme need. He says he's going to write to her, and intimated that what I did for him might lead to the healing of old wounds. But it will depend a great deal on how mother looks on his advances at this stage of the game. Mother and I can get along now without any assistance from Mr. Sheldon. As for myself, I mean to make my way ahead by my own efforts, and I'm not afraid but I will succeed."

"I guess you'll get there all right, my boy," replied Mr. Morse.

Had the banker known how successful the boy already was in his little outside deals he would certainly have had a still greater respect for his young messenger's abilities.

A big operator who employed Mr. Morse in a roundabout way to engineer a part of some of his deals came in at that moment, and Bertie retired to his chair in the reception-room.

In a few minutes the banker's bell summoned him into the private office.

"Take this memo. to Mr. White (the stock clerk) and tell him to attend to it at once," said Mr. Morse.

Bertie carried out his instructions, and was on his way back to his chair when the cashier stopped him and asked him to take an accommodation note, which he handed him, to Mr. Morse, and ask him for instructions.

The boy re-entered the private room, after knocking, on his errand.

As he did so he heard the big operator say to his employer:

"The pool was completed to-day, and I shall have three others beside you on the lookout for B. & O. You must begin to-morrow, through your Exchange broker, and gather in every share in sight. It will be a big operation, but we have all the money necessary at our back."

Bertie advanced to the desk and Mr. Morse passed on the accommodation paper, which the boy then returned, with the instructions, to the cashier.

"I believe I have got the tip I've been waiting for all these weeks," mused Bertie, as he took his seat once more. "If Mr. Quackanbush," that was the name of the big operator in the banker's private office, "has formed a pool to boom B. & O., I want to be in on the ground floor with the combination. My 15,000 has been lying idle in the bank for some time; I'm more than willing it should get busy."

B. & O. had been under a cloud for many months, and Bertie never would have thought of buying any of the stock under ordinary conditions.

Now, however, he was satisfied he had struck it right, and he resolved to wade in, buying to the extent of his pile on

the usual margin, and then, at the right time, unload on the syndicate.

It was a great scheme, if it worked all right, but if there was any hitch Bertie's \$15,000 was very liable to fade away.

About half-past two he was sent out on an errand, and he took advantage of the chance to drop into the bank where his money was on deposit, interview the gentleman whose business it was to make stock purchases through the bank's brokers for customers, and leave an order for the purchase of 3,000 shares of B. & O. at the prevailing figure, which was 48.

"I think I am just a trifle ahead of the pool on this. I'll probably be able to get all my shares before the stock makes any advance," said Bertie to himself.

And he was correct in his idea, for the bank secured the three thousand shares by noon on the following day, and not one cost any more than 48.

It was a mammoth deal for a lad like Bertie to go into, but he had the nerve of a real plunger, and the coolness not to worry about the fate of a transaction that involved almost every dollar of his capital.

In a few days, to the surprise of everybody, B. & O., which lately had been a drug on the market, began to rise, and before long all the members of the Exchange were fighting to get some of it.

Every point the stock went up represented a clear profit of \$3,000 to Bertie.

When it had reached 60, and the scramble on the Exchange was at its hottest, the boy figured out that at that point he was \$36,000 ahead.

"If this keeps on it won't take me long to fill that barrel. Three thousand dollars at a clip is the way to do it all right. Why, I can almost hear the dollars jingle as they fall on top of one another. That reminds me, I haven't calculated how much that barrel of mine is to hold. One hundred thousand dollars isn't bad, but a million sounds better. I believe in aiming high, even if I have to haul in my horns a little in the end."

Bertie wondered if Mr. Sheldon had a share in the pool.

"Seems to me he manages to get next to about everything that's worth while. Some men have hog luck in this world. I've heard it said that fortune to show her contempt for riches generally bestows it on the unworthy. There are several money-bags about the Street who would kick if that idea was suggested to them. With all his gratitude to me for saving his life, I notice Mr. Sheldon hasn't written to mother yet. I guess the polite dressing-down I gave him must have cooled his good resolutions. Well, I'm not worrying over the matter, and I don't believe mother is, either."

It was about this time that Bertie accidentally discovered that Mr. Morse was in on the deal, too.

It wasn't exactly according to Hoyle, to use an old expression, for him to buy for himself on the side, as he was expected to turn in all his purchases over to the syndicate; but the banker, in his desire to take advantage of the opportunity, forgot the strict letter of the unwritten law, and as a result he was carrying quite a private load on his own

hook, with the expectation of winning a large slice of the combination's luck for himself.

As the sequel proved, it would have been better had he kept out of it.

Clever men sometimes make grave errors when they become money mad, as it were, and in this instance Mr. Morse's error was in holding on too long, a mistake Bertie avoided, because he didn't know as much about the deal as his employer, and, therefore, he drew out at the height of the excitement, because he was afraid to hold on any longer, though the stock was still booming famously.

It was exactly fourteen days from the time Bertie bought the stock when he walked into the bank and ordered his holdings closed out.

Next day, when he got his statement, he found he had cleared \$85,000, which, with his \$15,000 former capital, raised his credit in the bank to a round \$100,000.

"That's a pretty good barrel of money, as things used to go, but in these advanced days it doesn't seem to count for much. Most everybody of any standing at all down this way has that much to call on, at least I think they have—even the man who can sign his check for a million is becoming a back number in comparison to our princes of finance—so, if I hope to rival Mr. Stewart Sheldon, as I started out to do, I'll have to enlarge the dimensions of that barrel of mine."

Bertie had sold his B. & O. at 76 and a fraction, but in a day or two it had touched 80, with no immediate prospect, as far as any outsider could see, of a drop.

But that is where some of the wise ones got fooled, and Mr. Morse was among the number.

The big operator who had employed the banker and others to purchase the stock, subsequently made arrangements with an entirely different set of brokers to sell when the combination got ready to quietly unload.

Mr. Morse believed he would get advance orders to sell for his customer when the time came, and he meant to turn this information to his own use.

So he held on, even against his own better judgment, and was already reckoning his profits up into the quarter of a million mark, when the crash came and he was caught in the squeeze.

He was standing by the indicator with the tape in his hand, and there were many persons in the reception-room at the time, when the first notes of the coming disaster began to issue from the instrument.

Bertie was present, too, and he was the first to notice something wrong in the deportment of his employer.

The indicator from an intermittent ticking all at once set up a continuous hum, as if it had gone off the trolley.

Quotations came in fast and furious, stepping on each other's heels in their anxiety to record themselves on the tape.

B. & O. had lost its grip and was falling like the waters of Niagara.

There seemed to be no stop to it.

A panic had set in on the Exchange and the floor was in a turmoil.

With pale cheeks and wildly distended eyes, Mr. Morse stood by the ticker and glared down at the tape as it came in a ceaseless flow from the mechanism.

Suddenly a cry came from his ashen lips.

He staggered backward, like one stricken a fatal blow, and would have fallen to the carpet but for Bertie Ballister, who darted forward and caught him in his outstretched arms.

The cashier, who happened at the moment to come into the reception-room, also hastened to his assistance.

The banker lay limp and insensible in Bertie's arms.

The case looked serious and the cashier despatched the boy for a physician.

An ambulance call was also sent to the Chambers Street Hospital.

The two doctors and the vehicle arrived at about the same time.

They hastily examined the stricken man, and both were agreed that the banker was suffering from a stroke of apoplexy.

He received emergency treatment and was afterward removed to his home, where the family doctor assumed charge of the case.

He revived from the stroke in a few days, but it was some time before Howard Morse set foot in Wall Street again.

CHAPTER XIV.

ON A NAPHTHA LAUNCH.

A messenger boy worth \$100,000 would certainly have been regarded in Wall Street as a curiosity if the fact had become known.

He would have become an object of interest to all the brokers who had stocks to unload on the unwary.

They would have angled for his fleece as an expert piscatorial artist trolls for the skittish trout—they would have loved him like a brother till his scalp reposed in their office safe, and then—well, any one who has been there knows how it is himself.

Bertie Ballister had a level head.

He didn't propose to publish his luck before the world just to show off.

The bank officials where his money was on deposit knew he was good for the tenth part of a million, but they were not saying anything, of course.

His mother was aware of the fact, as a matter of course, and was prouder than ever of her bright boy.

She was satisfied now that he knew how to take care of it.

Nobody else had a line on Bertie's financial standing, not even Beryl.

He frequently joked with the brokers about the barrel of money he had in view.

"How is that barrel coming on, Bertie?" asked Wardsworth one day.

"Oh, it's filling up by degrees," grinned the boy.

"How much have you got in it so far?"

"One hundred thousand, more or less."

Of course, Mr. Wardsworth took his reply as fun.

"Don't you want to loan some of it out on call? Money is getting tight just now. I wouldn't mind having some myself."

"I'll think about it, Mr. Wardsworth," replied Bertie, with a wink. "Perhaps I'll set up in business for myself if anything should happen to Mr. Morse."

"Oh, by the way, how is Morse to-day?"

"He's getting on nicely. He may be down to-morrow or next day."

"He had a bad knockout. Somebody said he was caught in the slump of B. & O."

"I don't think so," replied the boy, knowing, if the fact was true, it would not do his employer's reputation any good to have the fact generally known.

"Well, I hope not," answered Broker Wardsworth. "Morse is a good sort of fellow, and I wouldn't like to know he had a financial reverse. Such a thing would hurt the standing of his bank. I shall certainly deny there's anything in such a report if I'm asked."

"Thank you, Mr. Wardsworth. You're a gentleman."

A little later Bertie was stopped by "Uncle" Joe Greene, who was anxious to find out how Mr. Morse was progressing.

"Well, I'm glad to hear he'll be down this week. I miss Howard a good deal," said Mr. Greene, in his hearty way. "Say, there's no truth in the rumor that he was caught in the decline of B. & O., is there?" he added, anxiously.

"I guess not, sir," replied Bertie, cheerfully. "Mr. Morse is very conservative in his business methods, and he would not be likely to take any risks that would queer his bank in the Street."

"Just what I thought," answered "Uncle" Joe, with a look of relief. "Several of his big depositors have been making confidential inquiries of me, knowing that I stand hand-in-glove with him; but I told them there was nothing in it."

"You were very kind to do so, Mr. Greene. Mr. Morse, in his condition, couldn't answer for himself."

"Oh, I'll stand by Howard Morse to the last trump. As long as I have a dollar he's welcome to half of it; but I wouldn't like him to be in the position to need to call on me just now, as I'm all tied up in a big deal—this is between you and me, Bertie—and cash is scarcer than hen's teeth with me."

Everybody in the bank was delighted to see the boss, when a carriage brought him to the office on Thursday about noon.

He held an impromptu levee in his private room during the two hours he was downtown, and was visited by brokers and customers alike when they got wind of his presence in the Street.

Before he went home he had a long, confidential talk with Mr. Williams, his cashier, and that gentleman left his presence with a grave countenance.

Soon afterward, Bertie was sent to the safe deposit company for the oblong japanned box in which Mr. Morse kept all of his securities.

Later on the boy took a note to a big man in Broad Street who loaned a great deal of money on call, taking gilt-edged securities and other first-class collateral to secure himself against loss.

The money-lender sent back an answer, and soon afterward Mr. Williams left the bank with a package in his hand.

When Bertie carried the box back to the safe deposit company he noticed that it was not near so heavy as it had been.

After that Mr. Morse came down every day, gradually lengthening his office hours until they reached his accustomed standard.

Bertie followed the course of the market regularly, reading up the reports of consolidations in prospect in railroad circles, notices of favorable or adverse legislation affecting the futures of the roads in the various States, and all matter calculated to depress or enhance the value of the securities dealt in on the Stock Exchange.

But he was very cautious about making any deal, though he had a good capital to protect himself if he went in carefully.

He did, however, clear \$25,000 on a sudden rise of Lake Shore, a few days before his employer resumed his regular duties at the bank.

It was all done in a day, and executed solely on his own judgment.

One Sunday, in the early part of June, he invited Beryl to go sailing with him down the bay in a small naphtha launch, the property of "Uncle" Joe Greene.

She accepted, and her brother Willie was also asked to go along.

Mr. Greene lived in West 93d Street, Manhattan, and the boat was moored near the boathouse of the Trident Yacht Club, on the Hudson River, of which "Uncle" Joe was a charter member.

So Bertie had to go up there, get the boat and take her across to a private wharf in Hoboken, where he had arranged to meet Beryl and her brother.

It was early in the afternoon when they embarked.

Bertie had been fully instructed in the management of the launch, and was competent to manage her under all circumstances.

The sun shone warmly, and there was a gentle breeze from the "Narrows" as they glided merrily down the river, Bertie and his fair guest seated close together under the awning near the engine, while Willie sat in the stern and steered.

"Isn't it lovely on the water to-day?" said Beryl, her creamy cheeks aglow with the excitement of the occasion.

"Yes, it's all to the good," replied Bertie.

"Aren't you lucky to be able to borrow a pretty boat like this?"

"I'll have to plead guilty, Béryl—I was born so."

"It's nice to be born lucky."

"Well, rather. I was just thinking how lucky I am to be honored with the presence of such a charming young lady as Beryl Foster."

"You ridiculous boy!" she cried, flashing a bright glance at him.

"Say," chipped in Willie suddenly, "there was a philanthropist, or something of that kind, collecting in our street for the Drunkard's Home yesterday.

"Did he get much?" asked Bertie.

"I couldn't say, we didn't cough up anything. I heard Mrs. McGurk next door, however, tell him that if he came round after dark he could take her husband."

"Oh, Bertie!" screamed Beryl, "that is one of Willie's jokes."

Bertie grinned.

"Are you often taken this way, Willie?"

But Beryl's brother seemed to have become suddenly interested in the fishes.

"How beautifully calm the bay is this afternoon!" cried Beryl, rapturously, as they passed beyond the Battery.

"Yes," chuckled Bertie, "just the place to float bonds."

"Ho, ho, ho!" snickered Willie, "that isn't so bad, but I'll bet Beryl doesn't see the point. You must excuse her, Bertie, she's awfully dense."

"Now, Willie Foster, aren't you complimentary to your sister!"

"I'll bet, Willie, your sister doesn't believe more than half you tell her."

"I know it," grinned the lad. "That's why I tell her twice as much as I should."

"Isn't he mean?" pouted Beryl.

"Well, what do you think of that, after I have just presented her with an elegant department-store copy of *The Arabian Nights!*" cried Willie, with pretended indignation.

"Oh, Bertie! Have you ever read the story of the Forty Thieves?" cried Beryl, enthusiastically. "It's just lovely!"

"No," he replied, shaking his head solemnly; "but I have been keeping up with the insurance investigations in New York."

"Now will you be good, Beryl!" laughed her brother, mischievously.

They were now drawing near Robbins Reef Lighthouse. A small catboat was sailing slowly along ahead.

"Just look at those boys!" cried Beryl, suddenly. "I do believe they're fighting."

Bertie and Willie glanced at the sailboat and saw two lads engaged in a scrap.

Even as they looked, one of the fighters ducked, grabbed his opponent by the legs, and deliberately pitched him into the bay.

Then the boat sailed on, leaving the unfortunate to his fate.

CHAPTER XV.

THE GRATEFUL MASTER BOUNCE.

Beryl gave a little scream as she saw the boy go overboard, while both Bertie and Willie started to their feet in some excitement.

"Great Scott!" exclaimed Bertie, "does that young rascal mean to drown his companion?"

"He isn't paying any attention to him, and I don't believe the boy can swim. He simply threw up his hands, struggled wildly and went under."

"We've got to pick him up, that's clear," replied Bertie, resolutely. "I'll guide the boat while you reach for him."

"All right, answered Willie, walking forward.

The boy who had gone overboard soon came to the surface, and by his frantic actions showed that he was all at sea in the water.

Bertie shut off power and the launch glided up to him.

Just as he was going down again, Willie secured a grip on the collar of his jacket and hauled him partly out of the water.

Then Bertie went forward and helped pull him into the boat.

"Why, it's Oliver Bounce!" exclaimed Bertie, looking down at the gasping boy as he lay, dripping, in the bottom of the launch.

"Oh, you know him!" said Willie, in some surprise.

"Yes. He is the messenger for the gentleman who owns this craft."

"You don't say!"

"We'll have to land him some place where he can dry his clothes."

"It's funny you should meet a friend in this way."

"I didn't say he was a friend. I know him, but we don't pull together."

"Oh, that's it! Well, he ought to be grateful to you after this. You've saved his life."

"You mean we," corrected Bertie.

"I'm willing you should get the credit for it."

"Thanks; but I'm not hankering after the honor."

Oliver Bounce pulled himself up into a sitting position.

"Oh, lor!" he exclaimed. "I was nearly a goner that time."

"I guess you would have been if we hadn't been on hand to save you. What the mischief did your friend mean by chucking you overboard, and then leaving you to swim ashore or go to the bottom of the bay, with all the chances in favor of the latter?" asked Bertie, curiously.

"Never you mind that," replied Oliver, sulkily. "I wish you'd follow that boat and see where the feller lands on Staten Island, and then put me on shore."

"What are you going to do? Have him pinched?" asked Willie. "He deserves it."

"Don't you worry," growled Oliver, giving him an unfriendly look.

"You don't seem to be very grateful for what we've done for you," said Willie, with an air of disgust at Bounce's unsociable deportment.

"You'd have committed murder if you hadn't pulled me out," he answered, ungraciously.

"Maybe so; but it strikes me you wouldn't have been missed," said Willie, coolly.

"What do you mean by that?" replied Oliver, angrily.

"Can't you guess?" grinned Beryl's brother.

"You go to grass!" retorted Oliver.

Willie made no reply, but regarded him with contempt.

"What are you lookin' at?" snarled Oliver. "Think I'm a guy, don't you, 'cause I'm soaked, eh? Why don't you offer me a cigarette, like a decent chap?"

"Sorry; but I don't indulge in the article."

"Don't you?" sneered Bounce. "What a pity. I s'pose you belong to the Y. M. C. A.?"

"I do, and I'm very proud to be a member."

"Aw! You make me sick. Say, where are you goin', anyway? Didn't I tell you to foller that boat?"

Bertie, who wished to have nothing to do with Oliver Bounce, had, in the meantime, returned to the engine, which was in the center of the launch, and started her propeller again.

"You'll have to speak to the skipper of the launch—Bertie Ballister."

"Don't want nothin' to do with him," replied Oliver, mordantly.

"But you know him!"

"What if I do? He ain't nothin' much."

"I guess the sooner we put you on shore the better," said Willie, with a frown.

"You foller that boat and see where she goes. That's all I want of you."

"You have a pleasant way of asking a favor," answered Willie, turning on his heel and going to where Bertie and his sister were seated. "Say, Bertie, what do you suppose that chap wants us to do? Follow that boat till he sees where she lands."

"Follow her! Why, we can go four feet to her one. We shall pass her within a hundred yards in a very few minutes. You see, the fellow aboard of her is watching us and keeping away as well as he can with the light wind."

"You say this chap's name is Bounce?"

"Yes, Oliver Bounce."

"He expects that sailboat to haul in somewhere along Staten Island, so we'll just land him at St. George, and let him shadow his friend, the enemy, himself. He can easily lie in wait till the boat hauls in to the shore. What say you, Bertie?"

"I think that will be the best way to get rid of him. His company is not at all agreeable. So just you steer for the ferry dock."

Willie returned to his seat in the stern, and a moment later they went by the sailboat at a rapid clip and headed straight for St. George.

Oliver Bounce got up and started to say something; but he thought better of it, and resumed his seat, in an ugly mood.

The launch glided up to a landing stage and stopped.

"You can go ashore, Oliver," said Bertie, calmly.

"Oh, I can, eh? Puttin' on airs, ain't you, 'cause you're spendin' your dough on a boat, takin' your mash out sailin'," with a nasty grin. "S'pose I don't know who you've got with you, eh?" he added, as he stepped on the landing stage. "The flower gal who used to hang around the corner of Nassau Street. I ain't forgotten what you did on her account. She's playin' you for a good thing, all right," and he laughed, jeeringly.

Bertie had heard enough from him, and he bounded out on the deck, whereupon Oliver sprang up on the dock and disappeared.

Beryl had heard his insinuations and insulting words, and her face flushed a deep scarlet, while her eyes filled with tears.

"Oh, well, let him go," muttered Bertie. "It's Sunday, but if I had laid my hands on him I'd have made him see stars."

"He's a disagreeable beast," remarked Willie, as Bertie returned to the launch and they headed off into the bay.

"Oh, Bertie!" said Beryl. "You don't think I'm——"

"Don't worry, Beryl. Oliver Bounce says lots more than his prayers. You ought to know what I think of you. There isn't a girl in the world I care more for than you. I've made up my mind to have you all to myself one of these days," he added, boldly, with a look that showed he meant every word, "and I hope you won't turn me down."

"Oh, Bertie?" she answered, with a happy blush.

What else he said to her concerns only themselves, but he said a great deal more than he had any idea of saying when he started on the trip.

At any rate, the ill nature of Oliver Bounce bore pleasant fruit, so that in the end Bertie was rather pleased than otherwise that Bounce had been a passenger.

He landed his fair companion and her brother in Hoboken about five o'clock, returned the launch to her moorings and went home.

CHAPTER XVI.

BERTIE'S GENEROUS OFFER.

Monday morning Mr. Morse had a visitor.

He was closeted some time with the banker, and when he finally took his leave Bertie was summoned inside and given a note to take to the banker's home.

Mrs. Morse received the note, which was addressed to her, and its contents evidently gave her great distress.

She told Bertie he would have to wait a little while and then she left the room.

He waited for perhaps twenty minutes, when she returned, bringing a package with her.

There were tears in her eyes, and she was very much affected.

Bertie wondered what the trouble was, but, of course, he couldn't guess.

He returned to the office and handed the package to Mr. Morse, who laid it on his desk, with a sigh.

The banker went into Mr. Williams' den soon after, and they did some figuring together.

Bertie having occasion to pass by the cashier's desk, heard his employer say:

"I'm afraid I'll never be able to raise the amount, Williams, even by mortgaging my house. I must have the money by three o'clock or——"

That was all Bertie heard, but it was enough to inform him that his employer was in a serious financial strait.

Soon after Bertie returned to his chair in the reception-room, Mr. Morse re-entered his private room, looking as if he had aged ten years since morning.

Bertie had been doing some thinking during the last ten minutes, with the result that he left his chair and knocked at the banker's door.

"Come in," said Mr. Morse.

Bertie entered, and, somewhat to the banker's surprise, deliberately seated himself in the chair beside his desk.

"I'd like to ask you a question, Mr. Morse," he said, politely, "and I don't want you to be offended with me if it is rather personal."

"Ask me any question you choose," replied the banker, wearily. "I shall not be offended. I owe my life to your courage and presence of mind, my lad, and if there is any favor I can do for you, you can always command me."

"I want to know, sir, if it isn't the fact that you need a large sum of money by three o'clock to-day?"

Mr. Morse looked surprised and disturbed.

"Did my wife tell——"

"No, sir; she told me nothing. You will excuse me when I say I have judged from signs, and from some words I accidentally heard you pass with Mr. Williams, that you are in a financial hole. It may strike you that I am impudent in addressing you this way, but if you will have patience you will understand the point I am aiming at. If you will give me your attention I will explain a few things that will perhaps astonish you."

"I will listen to you, Bertie," replied the banker, calmly.

"You will remember that on the afternoon of the day the crank tried to blow us all up here you handed me \$1,000 as a testimonial of your gratitude. Do you know what I did with that money?"

"I could not possibly guess."

"I invested a portion of it in a stock deal, which netted me \$2,000."

"A very foolish thing for you to do, Bertie," commented the banker; "and you were extremely fortunate in coming out so well. The chances were all against you."

Bertie smiled.

"I think not, sir, for I operated on a genuine tip."

"A tip," replied the banker, incredulously. "Why, how could you get——"

"Never mind that, sir; let me go on. Afterward I put that \$3,000 into another deal—C. H. & D. You remember when that stock was boomed. I was one of the lucky ones to the extent of \$16,000."

"What!" exclaimed Mr. Morse, regarding his messenger in great astonishment.

"Yes, sir. I made nearly \$16,000 out of C. H. & D., and \$3,800 of that I put into a house for mother."

"This is like a story from the Arabian Nights."

"But the best is to come. Somehow I got the idea into my head that B. & O. was——"

"B. & O.!" gasped the banker, to whom those initials were like coals of fire.

"Yes, sir. That B. & O. was due for a rise, and I bought 3,000 shares at 48."

Mr. Morse stared at his messenger without speaking.

"A scramble soon took place in the Exchange, for the stock, and it went up kiting. I held on as long as I dared, and finally sold out at 86 3-8. I made \$85,000. Altogether with my capital I now had an even \$100,000. While you were ill I made a venture in Lake Shore one day, buying in the morning and selling just on the stroke of three. I cleared \$25,000. That's all. I have on deposit at this moment in the American Bank, \$125,000, all made from that \$1,000 you gave me that day."

"It seems incredible," remarked the astounded banker.

"Now I come to the object of my conversation with you. You need money, don't you? Well, take that \$125,000 and use it. I can trust your word, sir, that you will return it when you can. Take it. Every dollar is at your service, and if it saves you and the bank I am amply repaid. There is the evidence of the truth of what I have just told you," and the boy laid his pass-book of the American Bank on his employer's desk.

Mr. Morse picked up the book, mechanically, and looked into it, then he laid it down and turned to Bertie.

"My dear boy," he said, in a voice choked with emotion, "I don't know how to thank you for this offer. That you could have accumulated so much money in so short a time from a meager \$1,000 reads like the wildest fiction. I don't pretend to understand it, but that you accomplished this remarkable feat for a boy of your years I cannot but believe in face of the evidence which you have submitted. Bertie, I will be frank with you. I do need money—a good deal of money, and I must have it by three o'clock, or the consequences to me and the bank will be disastrous."

"I thought so, sir."

"The amount is \$150,000. I have raised \$50,000 already, and with these—my wife's jewels," his voice faltered as he laid his hands on the package Bertie had brought from his house, "and by mortgaging my home I can raise \$50,000 more, perhaps, though I am not sure. That leaves me still \$50,000 to raise by the afternoon. I am afraid I cannot do it unless," and he looked at Bertie, "I accept your offer, and borrow the money from you."

"Which, of course, you will, sir," said Bertie, with animation. "You must not pawn Mrs. Morse's gems, nor mortgage your house. You have \$50,000 you say. Very well. Come with me to the bank and I will place the \$100,000 in your hands."

"I cannot take so much from you, my noble boy," replied the banker, with tears in his eyes.

"Yes, you can, sir," answered the boy, briskly. "Better come at once and have it over with," and he rose from the chair.

Mr. Morse's hands trembled as he took Bertie's hand in his.

"You are doing me a favor that Mrs. Morse and myself will never forget. I accept the loan in the spirit in which it is offered. You have saved this bank, and let me say that from this moment you shall receive a certain interest in the profits of the business in acknowledgment of the service you have now rendered me."

They left the office together, and within a quarter of an hour Mr. Morse was in a position to meet all his engagements.

CHAPTER XVII.

BERTIE HOLDS A ROYAL FLUSH.

No outsider but the one particular broker who had demanded immediate settlement for the banker's losses in connection with the slump of B. & O., knew how near Mr. Morse and his bank came to going to the wall, and he maintained a discreet silence from professional etiquette after his account was settled on time.

Three months from the day the banker accepted the loan from his messenger boy he repaid it to Bertie, with a written guarantee of a certain percentage of the annual profits of his banking business.

Bertie, however, continued to fill the position as messenger, under an increased salary, until a vacancy occurred in the clerical force of the establishment, when he was promoted to a desk, with the privilege of conducting any private stock operation he cared to engage in.

Early in September, Bertie discovered that a combination of big brokers, which included Stewart Sheldon, was about to take advantage of a legislative deal calculated to kill the prospects of a new asphalt company, whose stock was in demand, owing to the fact that it had secured an option on a new field of the crude material in South America.

The leader of a political party, controlling the State machinery of the organization, had been induced to arrange for the passing of a bill which would prevent the asphalt company from competing successfully for the large contracts about to be advertised for repaving the streets of New York.

This meant a serious setback for the newly formed company.

Mr. Sheldon, who was a personal friend of the politician in question, had got the tip, and he immediately organized a pool for selling the asphalt stock short.

There was a million or two in it for Mr. Sheldon and his business partner, and it looked like picking up money.

It was after business hours when Bertie got the pointer, the combine were already in up to their necks in the good thing, and the break was confidently looked for to materialize next morning when the Exchange opened for business, as certain newspapers had been subsidized to open fire on the asphalt company.

Bertie intended to get a rake-off, too, and was prepared to rush his selling order through the American Bank first thing in the morning.

That evening he attended a performance at Wallack's Theatre, in Manhattan.

His mother and Beryl Foster were his guests.

Ex-Governor Buncomb, the political leader to whom we have referred, had a box party at the same house.

At the end of the third act there was a commotion in the box, and Buncomb was carried out of the theatre, insensible.

In one hour he was a dead man, and every paper in the city and vicinity had an extended account of his death next morning.

When Bertie went to the office in the morning he held back his order to the bank until he had an interview with Mr. Morse.

The consultation decided Bertie's course.

He did not give the order.

The ex-governor's death complicated matters on the Exchange.

The raid on the asphalt stock was not entirely successful.

It dropped several points, it is true, but not enough to be of any special advantage to the pool, who were out for big money, and nothing less.

The brokers engaged by the combine, however, banged away at the stock, and it gradually receded, but would pick up again at the last moment and almost recover lost ground.

The shuttle-cock game continued for ten days, and every evening Bertie was to be found around the headquarters of the old leader of the organization who was fighting to regain control of the machine.

Finally he succeeded in subsidizing the gentleman's private secretary, who promised him advance information if the old leader got the control he coveted.

This information reached Bertie at the bank on the morning of the eleventh day.

He and Mr. Morse went into immediate consultation, and in fifteen minutes there was something doing on the Exchange.

Bertie brought all his funds to the banker and a big order to buy asphalt stock was put into the hands of a broker.

The fight against the pool had begun.

"Uncle" Joe Greene was taken in, and so was Broker Wardsworth, and a multi-millionaire operator friendly to Mr. Morse.

This combination was engineered by Bertie, just as the bear clique was bossed by Stewart Sheldon.

Was it fate that a Ballister was opposed to a Sheldon?

At any rate, Bertie was out for blood, and his uncle's scalp.

It was a battle of giants, while it lasted.

Millions were involved, in which the boy's little \$125,000 seemed insignificant, but he was directing the fight, just the same.

Well, the bill to do up the asphalt company was finally killed by the new boss of the party, and when the news came out in the public prints, Bertie's crowd had the situation in their hands.

Asphalt stock went soaring.

Bertie, as the head of his combination, cornered the shares, and the Sheldon crowd woke up to the fact that they couldn't deliver the goods when Bertie called for a settlement.

It was a red-letter day for the Ballister side of the house

when Stewart Sheldon walked into the Morse bank and capitulated.

He was referred to Bertie, and it was a bitter pill the proud man had to swallow when the boy dictated the terms on which he would let Sheldon and his associates off.

It meant the loss of three-quarters of his fortune, and the ruin of many he had induced to go into the deal.

But there was no help for it, for Bertie was master of the situation.

He held 25,000 shares himself, and cleaned up a round million as his share of the deal.

Three months later Stewart Sheldon was found dead in his room.

Suicide was hinted at, but denied by the family.

Before the year was out, Bertie, through his mother, purchased the old Sheldon Fifth Avenue home, the very mansion Edith Ballister ten years before had timidly approached that misty October night to ask for the aid that was denied her.

And now she was again its mistress, and the man, brother though he was, who had thrust her forth into the cold streets with her little white-faced boy to beg or starve for all he cared, was under six feet of cemetery sod.

On Christmas Eve the Ballister home was ablaze with light, the awning extended to the sidewalk where fashionable carriages discharged their loads of wealth and beauty, and the soft strains of Mendelssohn's Wedding March floated dreamingly out to the ears of the passerby.

On this night Bertie Ballister stood with lovely Beryl Foster, once the flower girl of Nassau and Wall streets, under a magnificent wedding-bell, and in the presence of a brilliant assemblage of old-time Sheldon friends, they were made man and wife.

Mr. Morse gave the bride away, and Broker Wardsworth was Bertie's best man.

Bertie was wonderfully happy, as he looked into the face of the fair girl at his side after the minister had pronounced the benediction, and imprinted on her ripe, girlish lips the first kiss of wedded love.

Why should not he be happy?

That day he had been admitted a full partner in the Morse banking and brokerage business, but more than all he had realized the great aim of his young life—he had made A BARREL OF MONEY.

THE END.

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